

Retail Loans Origination User Guide

Oracle FLEXCUBE Onboarding

Release 14.5.0.0.0

Part Number F41347-01

May 2021

Retail Loans Origination User Guide

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

Worldwide Inquiries:

Phone: +91 22 6718 3000

Fax: +91 22 6718 3001

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

Copyright © 2021, Oracle and/or its affiliates. All rights reserved.

Oracle and Java are registered trademarks of Oracle and/or its affiliates. Other names may be trademarks of their respective owners.

U.S. GOVERNMENT END USERS: Oracle programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, delivered to U.S. Government end users are “commercial computer software” pursuant to the applicable Federal Acquisition Regulation and agency-specific supplemental regulations. As such, use, duplication, disclosure, modification, and adaptation of the programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, shall be subject to license terms and license restrictions applicable to the programs. No other rights are granted to the U.S. Government.

This software or hardware is developed for general use in a variety of information management applications. It is not developed or intended for use in any inherently dangerous applications, including applications that may create a risk of personal injury. If you use this software or hardware in dangerous applications, then you shall be responsible to take all appropriate failsafe, backup, redundancy, and other measures to ensure its safe use. Oracle Corporation and its affiliates disclaim any liability for any damages caused by use of this software or hardware in dangerous applications.

This software and related documentation are provided under a license agreement containing restrictions on use and disclosure and are protected by intellectual property laws. Except as expressly permitted in your license agreement or allowed by law, you may not use, copy, reproduce, translate, broadcast, modify, license, transmit, distribute, exhibit, perform, publish or display any part, in any form, or by any means. Reverse engineering, disassembly, or decompilation of this software, unless required by law for interoperability, is prohibited. The information contained herein is subject to change without notice and is not warranted to be error-free. If you find any errors, please report them to us in writing.

This software or hardware and documentation may provide access to or information on content, products and services from third parties. Oracle Corporation and its affiliates are not responsible for and expressly disclaim all warranties of any kind with respect to third-party content, products, and services. Oracle Corporation and its affiliates will not be responsible for any loss, costs, or damages incurred due to your access to or use of third-party content, products, or services.

Contents

1	Preface	1
1.1	Introduction.....	1
1.2	Audience	1
1.3	Document Accessibility	1
1.4	Acronyms and Abbreviations	1
1.5	List of Topics	2
1.6	Related Documents.....	2
1.7	Symbols.....	3
2	Oracle FLEXCUBE Onboarding Retail Lending Process Management	4
3	Overview of Oracle FLEXCUBE Onboarding Retail Loan Account Open Process	5
4	Retail Loans Account Origination Process.....	6
4.1	Retail Loan Account	6
4.2	Loan Application Entry Stage.....	7
4.2.1	Loan Details	8
4.2.2	Admission Details.....	11
4.2.3	Customer Information.....	15
4.2.4	Mandate Details	22
4.2.5	Financial Details	24
4.2.6	Collateral Details	34
4.2.7	Guarantor Details	38
4.2.8	Summary	41
4.2.9	Action Tabs	47
4.2.10	Request Clarification	56
4.3	Loan Application Enrichment Stage	59
4.3.1	Loan Interest Details	59
4.3.2	Loan Disbursement Details	62
4.3.3	Loan Repayment Details	67
4.3.4	Charge Details.....	73
4.3.5	Account Services.....	75
4.3.6	Summary	80
4.4	Loan Underwriting Stage.....	86
4.4.1	Credit Rating Details	86
4.4.2	Valuation Details	90
4.4.3	Legal Opinion	93
4.4.4	Summary	96

4.5	Loan Assessment Stage	102
4.5.1	Qualitative Scorecard Details.....	102
4.5.2	Assessment Details.....	105
4.5.3	Summary	110
4.6	Supervisor Approval Stage	116
4.6.1	Assessment Details.....	116
4.6.2	Approval Details	119
4.6.3	Summary	122
4.7	Offer Issue Stage	128
4.7.1	Offer Issue.....	128
4.7.2	Summary	131
4.8	Offer Accept / Reject Stage.....	137
4.8.1	Offer Accept / Reject Details.....	137
4.8.2	Summary	140
4.9	Post Offer Amend Stage	147
4.9.1	Offer Issue.....	147
4.9.2	Post Offer Amendment.....	150
4.9.3	Loan Disbursement Details	152
4.9.4	Loan Repayment Details.....	155
4.9.5	Summary	159
4.10	Account Approval Stage.....	165
4.10.1	Assessment Details.....	165
4.10.2	Offer Accept/Reject	168
4.10.3	Collateral Perfection Details.....	171
4.10.4	Loan Summary Details.....	173
4.10.5	Summary	177
4.11	Reference and Feedback.....	183
4.11.1	References	183
4.11.2	Feedback and Support.....	183
5	Error Codes and Messages	184
6	Annexure – Advices	226
6.1	Loan Initiation Reply.....	226
6.2	Offer Issue.....	227
6.3	IPA Advices	229
7	List Of Glossary.....	230

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. Credit Card Origination User Guide
7. Alerts and Dashboard User Guide
8. Oracle Banking 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	Cus
<input type="checkbox"/>	Acquire & Edit		Savings Retail Process ...	000SAVLAC0001914	000APPO00004201	Application Entry	19-03-22	000	
<input type="checkbox"/>	Acquire & Edit		Loans Retail Process Ma...	000HMELN10000898	000APPO00004201	Application Entry	19-03-22	000	000
<input type="checkbox"/>	Acquire & Edit		Savings Retail Process ...	000SAVLAC0001898	000APPO00004178	Application Entry	19-03-22	000	
<input type="checkbox"/>	Acquire & Edit		Savings Retail Process ...	000SAVLAC0001888	000APPO00004167	Application Enrichment	19-03-22	000	
<input type="checkbox"/>	Acquire & Edit		Savings Retail Process ...	000SAVLAC0001887	000APPO00004166	Application Entry	19-03-22	000	
<input type="checkbox"/>	Acquire & Edit		Savings Retail Process ...	000SAVLAC0001885	000APPO00004159	Application Entry	19-03-22	000	
<input type="checkbox"/>	Acquire & Edit		Savings Retail Process ...	000SAVLAC0001880	000APPO00004148	Application Entry	19-03-22	000	
<input type="checkbox"/>	Acquire & Edit		Loans Retail Process Ma...	000HMELN10000879	000APPO00004141	Application Entry	19-03-22	000	
<input type="checkbox"/>	Acquire & Edit		Retail Process Manage...	000INIT000004097	000APPO00004146	Application Initiation	19-03-22	000	
<input type="checkbox"/>	Acquire & Edit		Retail Process Manage...	000INIT000004096	000APPO00004145	Application Initiation	19-03-22	000	
<input type="checkbox"/>	Acquire & Edit		Retail Process Manage...	000INIT000004095	000APPO00004144	Application Initiation	19-03-22	000	
<input type="checkbox"/>	Acquire & Edit		Retail Process Manage...	000INIT000004094	000APPO00004143	Application Initiation	19-03-22	000	
<input type="checkbox"/>	Acquire & Edit		Retail Process Manage...	000INIT000004093	000APPO00004142	Application Initiation	19-03-22	000	
<input type="checkbox"/>	Acquire & Edit		Retail Process Manage...	000INIT000004091	000APPO00004140	Application Initiation	19-03-22	000	

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

The Application Entry stage has the following reference data segments:

- [4.2.1 Loan Details](#)
- [4.2.2 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

Loan Application Entry - 000APP000013904

Loan Details

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

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

Account Branch: 000

Account Currency: GBP

Purpose of Loan: heating

Loan Tenure: 1 MM DD

Estimated Cost: £1,000,000.00

Customer Contribution: £0.00

Loan Amount: GBP 1,000,000.00

Buttons: Request Clarification, Back, Next, Save & Close, Cancel

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 Admission Details

This data segment will provide details about admission based on the account type selected in Loan Details data segment.

- 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 3: Admission Details

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

Table 5: 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>

Field	Description
Admission Status	Select the admission status. Available options are: <ul style="list-style-type: none"> • Confirmed • Awaited This field is mandatory.
Mode of Study	Select the mode of study. Available options are: <ul style="list-style-type: none"> • Full Time • Part Time • Correspondence • Distance Education This field is mandatory.
Proposed Course of Study	Specify the proposed course of study. This field is mandatory.
Institution	Specify the institution. This field is mandatory.
University / School	Specify the university or school. This field is mandatory.
Country	Specify the country. This field is mandatory.
Institution Ranking	Specify the institution ranking. This field is mandatory.
Course Duration	Specify the course duration.
Course Commencement Date	Select the course commencement date. This field is mandatory.
Specialization	Specify the type of course. This field is mandatory.

Field	Description
Projected Earning	Specify the projected earnings.
Employment Potential	Specify the employment potential.
Scholarship/ Business Eligible	<p>Select the scholarship eligibility. Available options are:</p> <ul style="list-style-type: none"> • Yes • No <p>This field is mandatory.</p>
Cost of Course (In GBP)s	Specify the details about the cost of course.
Source (In GBP)	Specify the details about the source of funds.
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>

4.2.3 Customer Information

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

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

Figure 4: 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 6: Customer Information – Field Description](#).


Table 6: 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.
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.
Birth Country	Search and select the country code where the applicant has born. This field is mandatory.
Nationality	Search and select the country code where the applicant has nationality. This field is mandatory.
Citizenship By	Search and select the country code for which applicant has citizenship. This field is mandatory.

Field	Description
Marital Status	Select the marital status of the customer from the drop-down list. Available options are: <ul style="list-style-type: none"> • Married • Unmarried • Legally Separated • Widow This field is mandatory.
ID Type	Select the identification document type for the applicant from the drop-down list. This field is mandatory.
Unique ID No.	Specify the number of the identification document provided. This field is mandatory.
Valid Till	Select the valid till date of the identification document provided.
Customer Segment	Select the segment of the customer. Available options are: <ul style="list-style-type: none"> • Emerging Affluent • High Net worth Individuals • Mass Affluent • Ultra NHI • Very NHI
Customer Sub Type	Select the sub type of the customer. Available options are: <ul style="list-style-type: none"> • Individual • Minor • Student • Senior Citizen • Foreigner This field is mandatory.
Preferred Language	Select the preferred language. This field is mandatory.

Field	Description
Preferred Currency	<p>Select the preferred currency.</p> <p>This field is mandatory.</p>
Address	<p>Displays the address details.</p> <p>Click on the top right side of the Address Tile.</p> <p>View – Click View to view the address details of an existing customer.</p> <p>Edit - Click Edit to update the address details of an existing customer.</p> <p>Delete – Click Delete to delete the address of an existing customer.</p> <p>To add multiple addresses of the applicant, click  icon on the Address to add additional addresses.</p>
Address Type	<p>Select the address type for the applicant from the drop-down list.</p> <ul style="list-style-type: none"> • Permanent Address • Residential Address • Communication Address • Office Address <p>This field is mandatory. One of the address type must be Communication Address.</p>
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>

Field	Description
City	Specify the city. This field is mandatory.
State	Specify the state. This field is mandatory.
Country	Specify the country code. This field is mandatory.
Zip Code	Specify the zip code of the address.
E-mail	Specify the e-mail address of the applicant. This field is mandatory.
Mobile	Specify the ISD code and the mobile number of the applicant. This field is mandatory.
Phone	Specify the ISD code and the phone number of the applicant.
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>

4.2.4 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 5: 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 7: Mandate Details – Field Description](#).

Table 7: 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	<p>Click Back to navigate to the previous data segment within a stage.</p>
Next	<p>Click Next to navigate to the next data segment, after successfully capturing the data.</p> <p>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>

4.2.5 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 6: 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 8: Financial Details – Field Description](#).

Table 8: 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"> • Service • Professional • Business <p>Employment Type is reckoned as an attribute for Quantitative Score calculation for the given Applicant.</p> <p>This field is mandatory.</p>
Organization Name	<p>Specify the name of the organization.</p> <p>This field is mandatory.</p>
Organization Category	<p>Select the organization type from the drop-down list.</p> <p>Available options are:</p> <ul style="list-style-type: none"> • Private Limited • Government • NGO <p>This field is mandatory.</p>

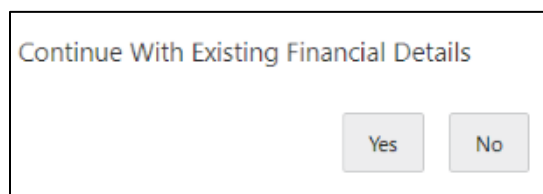
Field	Description
Demographics	Select the demographics from the drop-down list. Available options are: <ul style="list-style-type: none"> • Global • Domestic This field is mandatory.
Employee Type	Select the employee type from the drop-down list. Available options are: <ul style="list-style-type: none"> • Full Time • Part Time • Contract • Permanent This field is mandatory.
Employee ID	Specify the employee ID.
Employment Start Date	Select the employment start date. This field is mandatory.
Employment End Date	Select the employment end date.
Grade	Specify the grade.
Designation	Specify the designation.
I currently work in this role	Select whether the applicant works currently in this role. Available options are: <ul style="list-style-type: none"> • Yes • No This field is mandatory.

Field	Description
Industry Type	Select the Industry Type from the drop-down list. Available options are: <ul style="list-style-type: none"> • IT • Bank • Services • Manufacturing • Legal • Medical • Engineering • School/College • Others
Monthly Income	Select the income. Available options are: <ul style="list-style-type: none"> • Salary • Business • Interest Income • Pension • Bonus • Rentals • Cash Gifts • Others Total gets calculated automatically.
Monthly Expenses	Select the expenses. Available options are: <ul style="list-style-type: none"> • Household • Medical • Education • Travel • Vehicle Maintenance • Rentals • Others Total gets calculated automatically.

Field	Description
Liabilities	Specify the amount for any of the applicable liabilities. Available options are: <ul style="list-style-type: none"> • Property Loans • Vehicle Loans • Personal Loans • Card outstandings • Overdrafts • Others Total gets calculated automatically.
Asset	Select the asset. Available options are: <ul style="list-style-type: none"> • Savings Deposits • Stocks/Funds • Properties • Automobiles • Fixed Deposits • Land • Others
Net Income	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 7: 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 **Admission 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 Financial Details** screen is displayed.

Figure 8: Parent/Guardian Financial Details

Loan Underwriting - 000APP00013904

Parent/Guardian Financial Details

1. Parent/Guardian Name: Relationship With Student

Existing Customer: Relationship With Student:

Title: First Name: Middle Name: Last Name:

Mr: Gender: Marital Status: Unique ID Number:

Date of Birth: 8 Jul 1956 Gender: Male Marital Status: Single Unique ID Number:

Basic Details

Income Type: Employment Type: Employee Number: Industry:

Salary: Full Time IT

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

High School Consultant

Employment End Date: Add/View Address:

Monthly Income (in GBP)

Type	Amount
Salary	200,000
Business	0
Interest Income	0
Pension	0
Bonus	0
Rentals	0
Cash Gifts	0
Net Income	GBP195,000.00

Monthly Expense (in GBP)

Type	Amount
Household	5,000
Medical	0
Education	0
Travel	0
Vehicle Maintenance	0
Rentals	0
Others	0

Liabilities (in GBP)

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

Asset (in GBP)

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

Audit

Request Clarification Back Next Save & Close Cancel

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

Table 9: 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	Select the expenses. Available options are: <ul style="list-style-type: none"> • Household • Medical • Education • Vehicle Maintenance • Rentals
Liabilities	Select the liabilities. Available options are: <ul style="list-style-type: none"> • Property Loans • Vehicle Loans • Personal Loans • Card outstandings • Overdrafts • Others
Asset	Select the asset. Available options are: <ul style="list-style-type: none"> • Savings Deposits • Stocks/Funds • Properties • Automobiles • Fixed Deposits • Land • Others
Net Income	The system automatically displays the net income over expenses.

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>
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>

4.2.6 Collateral Details

Collateral details is a data segment to capture the 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 9: 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 10: Collateral Details – Field Description](#).

Table 10: Collateral Details – Field Description

Field	Description
Primary Collateral	Specify the primary collateral.
Collateral Type	Select the collateral type. Available options are: <ul style="list-style-type: none"> • Property • Vehicle • Precious Metal • Deposits • Bonds • Stocks

Field	Description
	<ul style="list-style-type: none"> • Insurance <p>This field is mandatory.</p>
Category	<p>Select the collateral category. Available options are:</p> <p>If Collateral type is selected as Property</p> <ul style="list-style-type: none"> • Residential Property • Vacant Land • Under Construction <p>If Collateral type is selected as Vehicle</p> <ul style="list-style-type: none"> • Passenger Vehicle • Commercial Vehicle <p>If Collateral type is selected as Precious Metal</p> <ul style="list-style-type: none"> • Precious Metal <p>If Collateral type is selected as Deposits</p> <ul style="list-style-type: none"> • Term Deposit • Recurring Deposit <p>If Collateral type is selected as Bonds</p> <ul style="list-style-type: none"> • Secured Bonds • Unsecured Bonds • Investment Bonds <p>If Collateral type is selected as Stocks</p> <ul style="list-style-type: none"> • Domestic Stock <p>If Collateral type is selected as Insurance</p> <ul style="list-style-type: none"> • Life Insurance <p>This field is mandatory.</p>
Collateral Branch	Displays the branch of the collateral.
Liability ID	Displays the Liability ID
Liability Description	Displays the Liability description.

Field	Description
Collateral Available From	Select the date from when the collateral is available. This field is mandatory.
Collateral Available Upto	Select the date till when the collateral is available.
Collateral Value	Specify the value of the collateral. This field is mandatory.
Hair Cut %	Specify the percentage of Hair Cut. This field is mandatory.
Collateral Amount To Be Considered	Displays the collateral amount to be considered. Collateral Amount = (Hair Cut % * Collateral Value)
Collateral Description	Specify the collateral description. This field is mandatory.
Total Collateral Value	Displays the total value of collateral. This field will be auto updated based on the number of collaterals.
Cover Available	Displays the cover available. This field will be auto updated based on the number of collaterals.
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 .

Field	Description
Back	Click Back to navigate to the previous data segment within a stage.
Next	<p>Click Next to navigate to the next data segment, after successfully capturing the data.</p> <p>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.

4.2.7 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 10: Guarantor Details

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

Table 11: Guarantor Details – Field Description

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

Field	Description
CIF Number	CIF number is visible, if you select Existing Customer . Search and select the existing customer CIF number.
Title	Select the Title. This field is mandatory.
First Name	Specify the first name. This field is mandatory.
Middle Name	Specify the middle name.
Last Name	Specify the last name. This field is mandatory.
Date of Birth	Select the date of birth.
Address	Address is to capture the address details of guarantor.
Building	Specify the building. This field is mandatory.
Street	Specify the street. This field is mandatory.
Locality	Specify the locality. This field is mandatory.
City	Specify the city. This field is mandatory.
State	Specify the state. This field is mandatory.
Country	Specify the country. This field is mandatory.
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	<p>Click Back to navigate to the previous data segment within a stage.</p>
Next	<p>Click Next to navigate to the next data segment, after successfully capturing the data.</p> <p>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>

4.2.8 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 11: 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 12: Summary Application Entry – Field Description](#).

Table 12: Summary Application Entry – Field Description

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

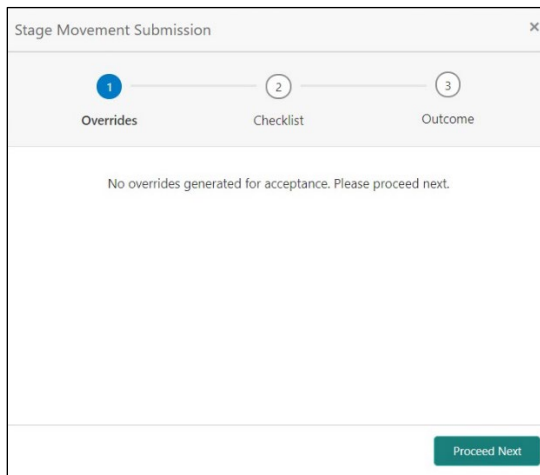
Data Segment	Description
Applicant Details	If the number of applicant(s) is more than more than one, the user will have the option to explore the details by simply clicking on the summary tile.
Financial Details	Displays the financial summary details.
Request Clarification	<p>Click Request Clarification 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 12: Overrides



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

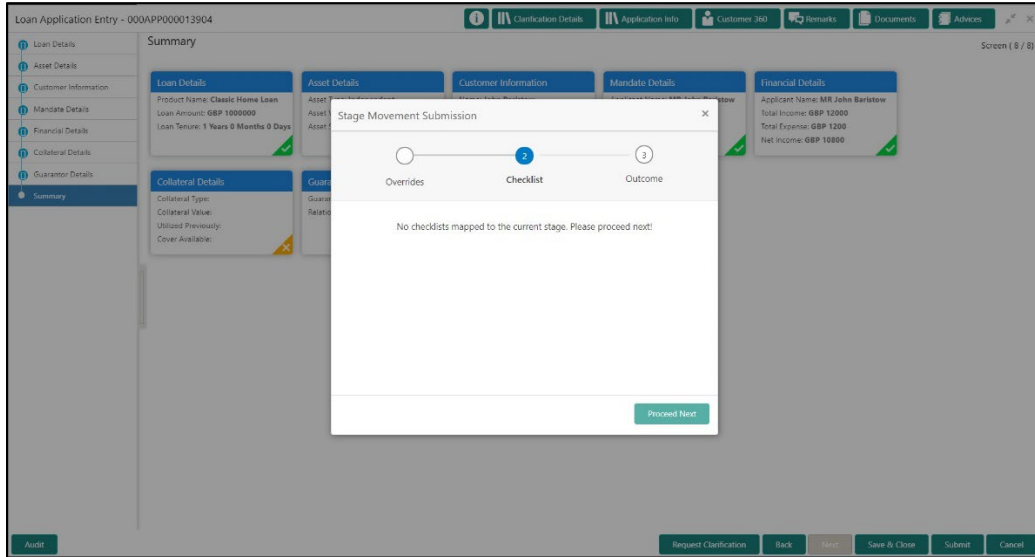
Figure 13: Error Message



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

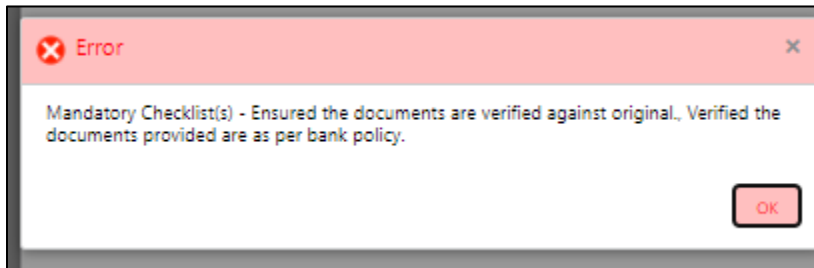
→ The **Checklist** screen is displayed.

Figure 14: Checklist



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

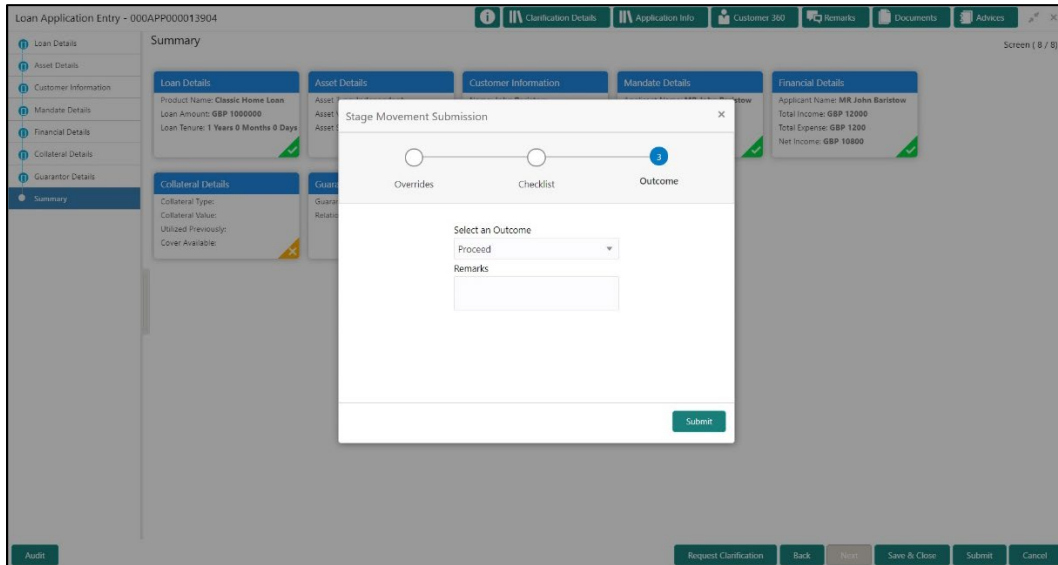
Figure 15: Error Message



4. Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

Figure 16: Outcome

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

- Proceed
- Reject Application

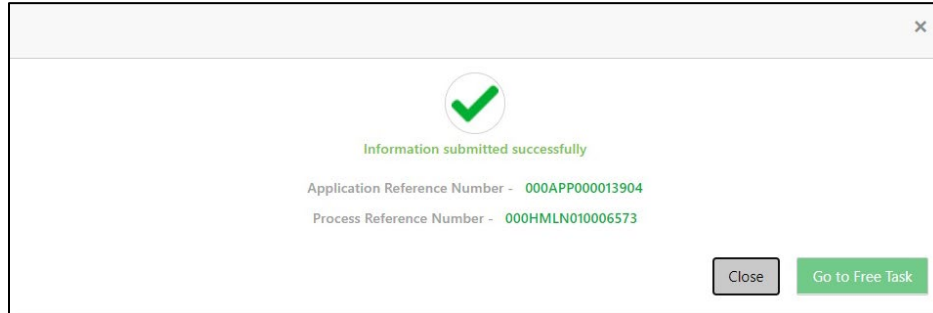
It will logically complete the **Application Entry** stage for the loan application. The Plato / Conductor workflow will automatically move this application to the next processing stage, **Loan Application Enrichment**.

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 17: Confirmation8. Click **Go to Free Task**.

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

Figure 18: Free Tasks

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

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

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:

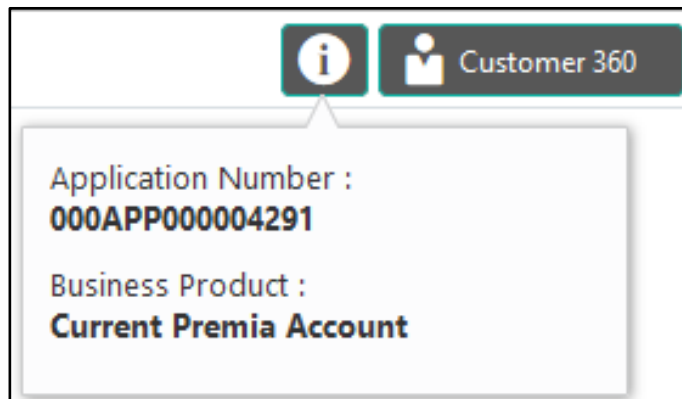
- [4.2.9.1 Icon](#)
- [4.2.9.2 Clarification Details](#)
- [4.2.9.3 Customer 360](#)
- [4.2.9.4 Application Info](#)
- [4.2.9.5 Remarks](#)
- [4.2.9.6 Documents](#)
- [4.2.9.7 Advices](#)

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 19: 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 20: Clarification Details

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

New Clarification

The **Clarification Details** screen displays the details about customer clarification request raised. For more information on fields, refer to [Table 13: Clarification Details](#).

Table 13: 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.

- Select any specific clarification request row.

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

Figure 21: Clarification Details

Clarification Details - 000APP000003869

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

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 14: Clarification Details](#).

Table 14: 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
<p>New Conversation</p>	<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>
<p>Withdraw Clarification</p>	<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. 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 22: 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 23: 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 24: Clarification Details

Clarification	Raised By	Clarification Date	Response Type	Clarification Status	Status Update Date
Pan Card		March 26, 2020 12:00 AM	MANUAL	Clarification Requested	March 26, 2020 12:00 AM

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

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

Figure 25: Clarification Details

Regular Savings Account - 000APP000014292

Clarification ID	Clarification Subject	Raised By	Clarification Date	Status	Status Update Date
SAVNEW0000025	Pan Card		March 26, 2020 12:00 AM	Clarification Requested	March 26, 2020 12:00 AM

March 26, 2020 12:00 AM

New Pan Card copy is needed

March 26, 2020 12:00 AM

Manual Response

Customer to going to visit the Branch to provide the new copy of the Pan Card.

New Conversation Withdraw Clarification Accept 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 15: Application Information – Field Description](#).

Table 15: Application Information – Field Description

Field	Description
Application Date	Displays the application date.
Phone	Displays the phone number.
E-mail	Displays the E-mail ID.
Source By	Displays the name of the user who has sourced the application.
Channel	Displays the channel name.
Priority	Displays the priority of the application. <ul style="list-style-type: none"> • High • Medium • Low
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.

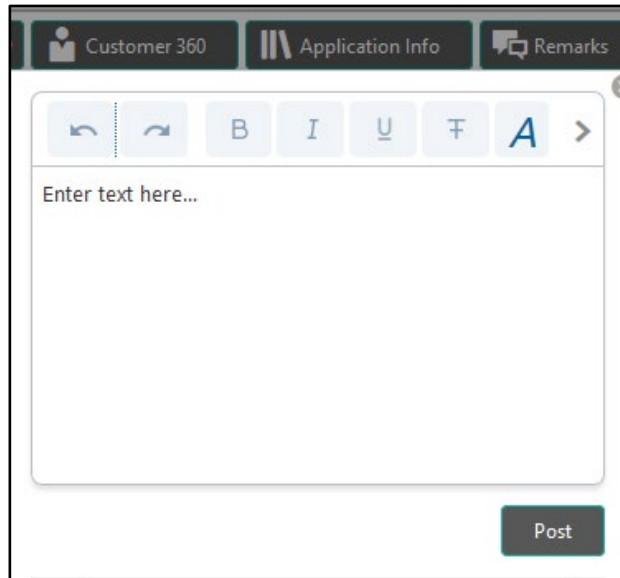
NOTE: Application Info tab will not be visible in Application Initiation stage.

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 26: Remarks



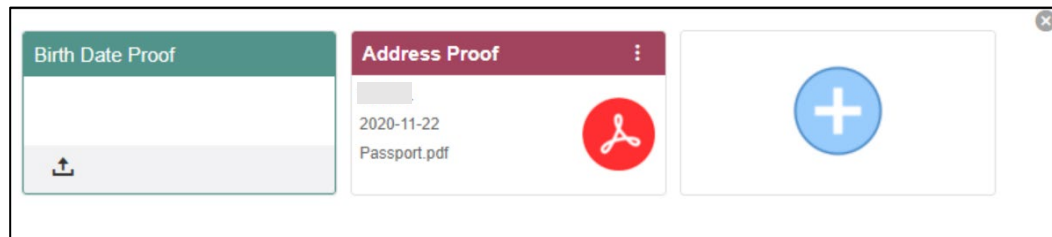
Remarks posted are updated with your User ID, Date, and are available to view in the next stages for the users working on that application.

4.2.9.6 Documents

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

→ The **Documents** screen is displayed.

Figure 27: Documents



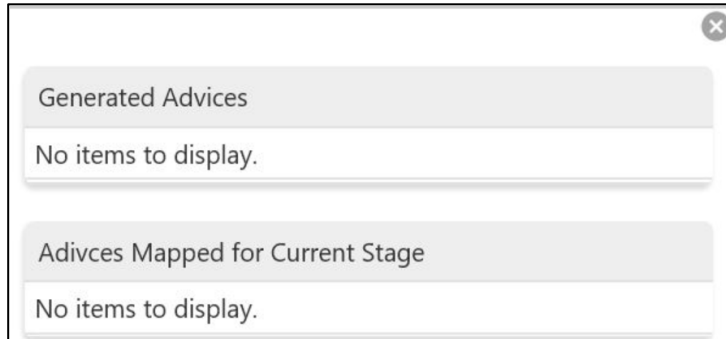
Ensure that mandatory documents are uploaded, as the system will validate the same during the stage submission.

4.2.9.7 Advices

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

→ The **Advices** screen is displayed.

Figure 28: Advices

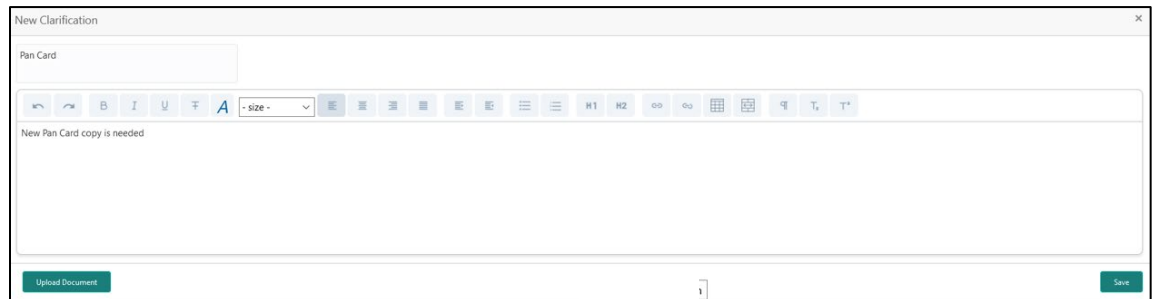


The system will generate the advice on submission of the stage. For Application Entry stage of Current Product, no advice is configured.

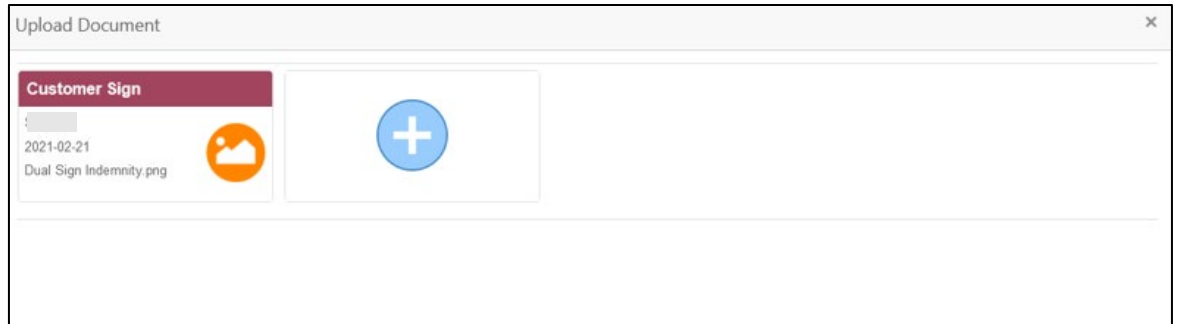
4.2.10 Request Clarification

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 29: 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 30: 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 31: Clarification Details

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

- Select the specific Clarification to take action on it.

Figure 32: Clarification Details

Clarification ID	Clarification Subject	Raised By	Clarification Date	Status	Status Update Date
SAVNEW0000025	Pan Card		March 26, 2020 12:00 AM	Clarification Requested	March 26, 2020 12:00 AM

[Redacted] 12:00 AM
 New Pan Card copy is needed

[Redacted] 12:00 AM
 Manual Response
 Customer to going to visit the Branch to provide the new copy of the Pan Card.

New Conversation Withdraw Clarification 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 33: Loan Interest Details

Interest Type	Interest Rate (in %)	Margin (in %)	Effective Rate (in %)
Collection Interest Rate	0		0.00
Interest Rate	4.5		4.50

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 16: Loan Interest Details – Field Description](#).

Table 16: Loan Interest Details – Field Description

Field	Description
Interest Type	Interest Type is fetched from host back end product to which this loan account is mapped via the Business Product configuration.
Interest Rate (In %)	Interest Rate is fetched from host back end product to which this loan account is mapped via the Business Product configuration.
Margin	Specify the customer margin.
Effective Rate (In %)	Specify the effective rate for the loan calculated as Interest Rate + or – Margin .
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 34: Loan Disbursement Details – Internal Account

Loan Application Enrichment - 000APP000013904

Classification Details Application Info Customer 360 Remarks Documents Advice

Loan Disbursement Details

Multiple Loan Amount GBP1,000,000.00

Number Of Disbursement * 1 First Disbursement Date * 26 Mar 2020 Total Disbursement * GBP £1,000,000.00

Disbursement Mode * Internal Account Customer Account * 000060940030 Branch Code * 000

Audit Request Clarification Back Next Save & Close Cancel

Prerequisite

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

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

Figure 35: 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 17: Loan Disbursement Details – Field Description](#).

Table 17: Loan Disbursement Details – Field Description

Field	Description
Multiple	Select it to indicate if multiple disbursement is required.
Loan Amount	Displays the loan amount defaulted from the Loan Details screen in Application Entry stage.
Number of Disbursement	Select the number of disbursements.
First Disbursement Date	Select the first disbursement date. This field is mandatory.
Total Disbursement	Specify the total disbursement.

<p>Disbursement Mode</p>	<p>Select the disbursement mode from the drop-down list. 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: 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>
---------------------------------	--

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	<p>Click Back to navigate to the previous data segment within a stage.</p>
Next	<p>Click Next to navigate to the next data segment, after successfully capturing the data.</p> <p>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>

4.3.3 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 36: Loan Repayment Details – Internal

The screenshot displays the 'Loan Repayment Details' screen for an internal account. The interface includes a navigation menu on the left with options like 'Loan Interest Details', 'Loan Disbursement Details', 'Loan Repayment Details', 'Charge Details', 'Account Services', and 'Summary'. The main form area contains the following fields:

- Type Of Repayment:** EMI
- Repayment Frequency:** Monthly
- First Repayment Date:** 26 Apr 2020
- Loan Tenure:** 1 Years 0 Months 0 Days
- Maturity Date:** 26 Mar 2021
- Repayment Mode:** Internal Account

Below these fields is a 'Show Repayment Schedule' button. The 'Internal Account Transfer' section includes:

- Customer Account:** 0000060940030
- Branch Code:** 000

At the bottom of the screen, there are buttons for 'Audit', 'Request Clarification', 'Back', 'Next', 'Save & Close', and 'Cancel'. The top right corner indicates 'Screen (3 / 6)'.

Prerequisite

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

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

Figure 37: 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 18: Loan Repayment Details – Field Description](#).

Table 18: Loan Repayment Details – Field Description

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

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

Field	Description
Branch Code	<p>Specify the branch code associated with customer account number.</p> <p>This field is displayed if account is selected as internal account. 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. 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. This field is mandatory.</p>
Beneficiary Name	<p>Specify the beneficiary name.</p> <p>This field is displayed if account is selected as external account. This field is mandatory.</p>
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>

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.

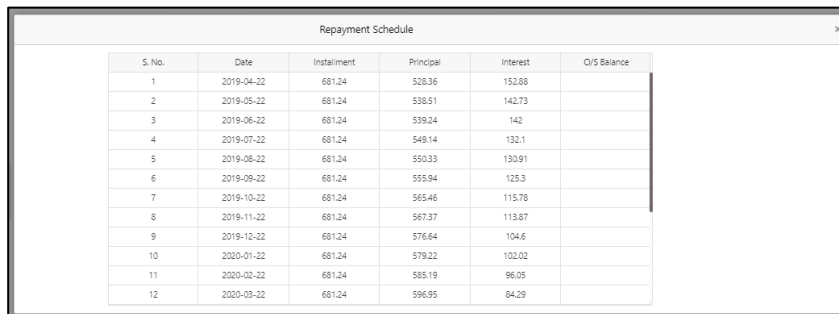
1. Click **Show Repayment Schedule**.

Prerequisite

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

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

Figure 38: Repayment Schedule



S. No.	Date	Installment	Principal	Interest	O/S Balance
1	2019-04-22	681.24	528.36	152.88	
2	2019-05-22	681.24	538.51	142.73	
3	2019-06-22	681.24	539.24	142	
4	2019-07-22	681.24	549.14	132.1	
5	2019-08-22	681.24	550.33	130.91	
6	2019-09-22	681.24	555.94	125.3	
7	2019-10-22	681.24	565.46	115.78	
8	2019-11-22	681.24	567.37	113.87	
9	2019-12-22	681.24	576.64	104.6	
10	2020-01-22	681.24	579.22	102.02	
11	2020-02-22	681.24	585.19	96.05	
12	2020-03-22	681.24	596.95	84.29	

Prerequisite

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

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

Figure 39: 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 40: Charge Details

Charge Types	Amount in GBP	Rate in %	Waive
Service Tax		7	<input type="checkbox"/>
Processing Charge Rate		3	<input type="checkbox"/>
Handling Charges	100		<input type="checkbox"/>
Total	100		

2. Specify the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on fields, refer to the [Table 19: Charge Details – Field Description](#).

Table 19: Charge Details – Field Description

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

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>
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>

4.3.5 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 41: 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 20: Account Services – Field Description](#).

Table 20: Account Services – Field Description

Field	Description
Statement Preferences	Specify the statement preferences details.
Statement Cycle	Select the statement cycle from the drop-down list. Available options are: <ul style="list-style-type: none"> • Monthly • Quarterly

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

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

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>

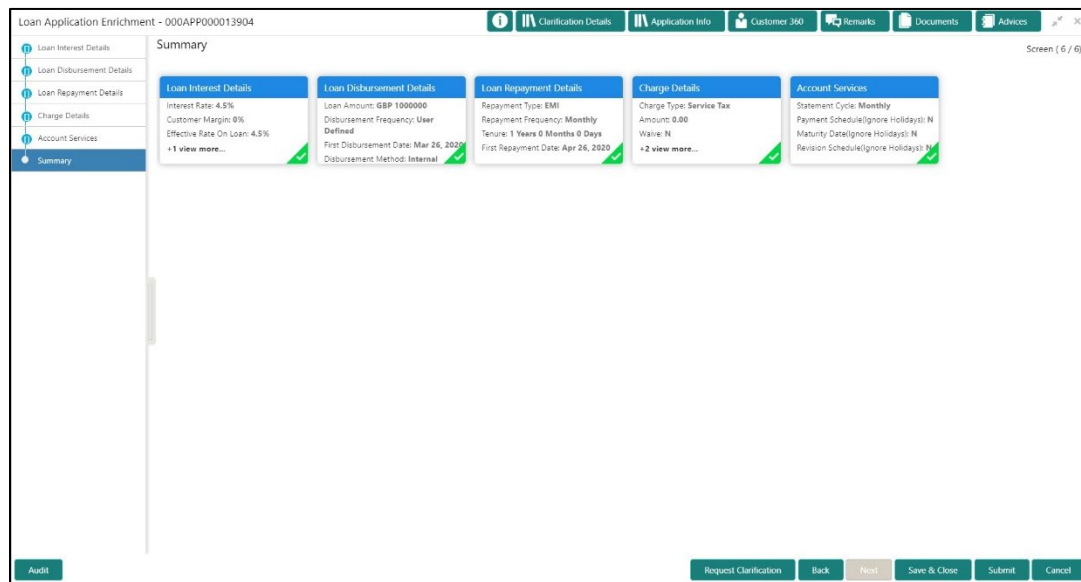
4.3.6 Summary

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 42: Summary



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

Table 21: Summary – Field Description

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

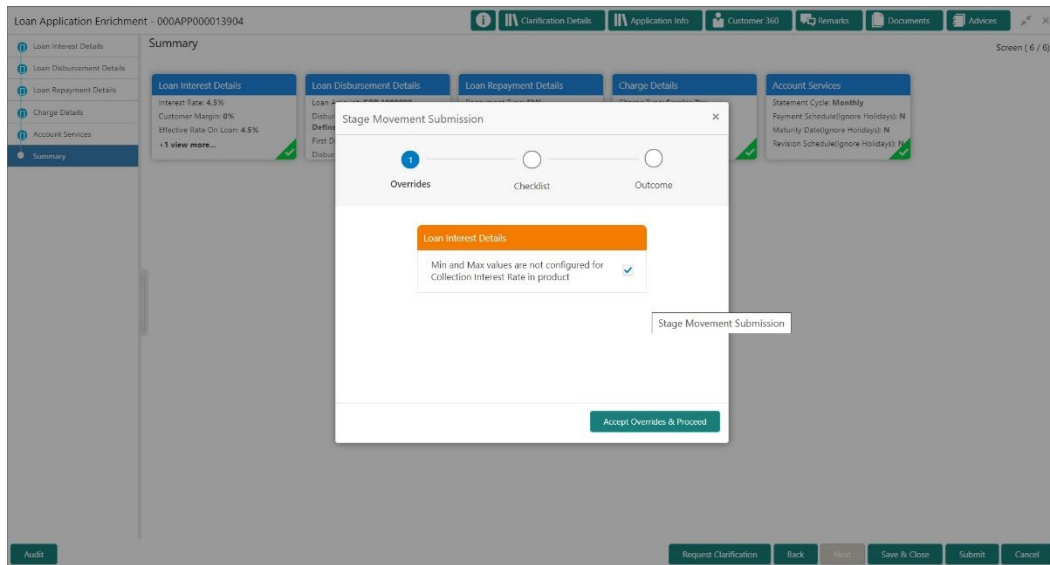
Data Segment	Description
Request Clarification	<p>Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming 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>
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	<p>Click Save & Close to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.</p>
Submit	<p>Click Submit to submit the application. The system triggers the business validation to ensure the application is entitled for submission to the next stage.</p>

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.

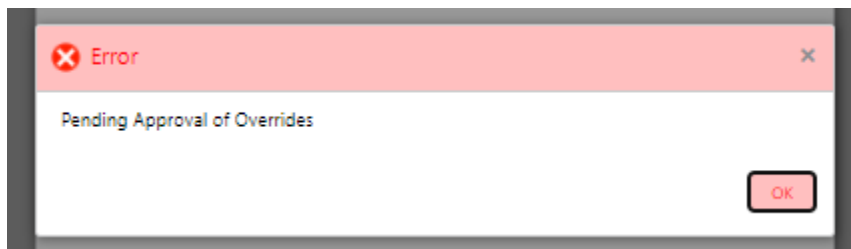
→ The **Overrides** screen is displayed.

Figure 43: Overrides



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

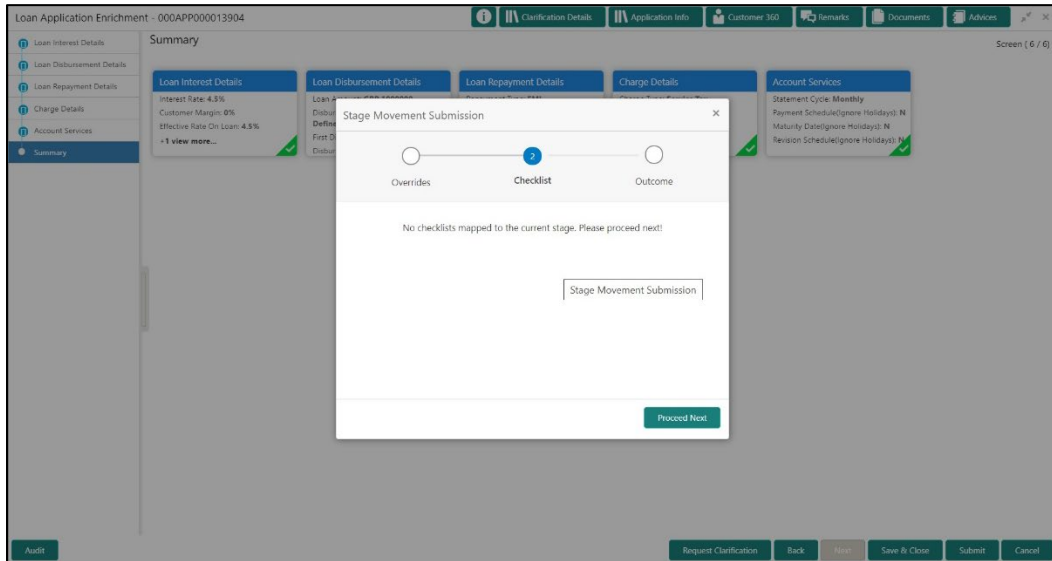
Figure 44: Error Message



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

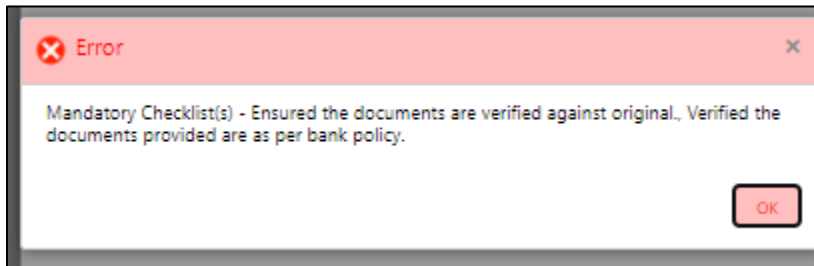
→ The **Checklist** screen is displayed.

Figure 45: Checklist



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

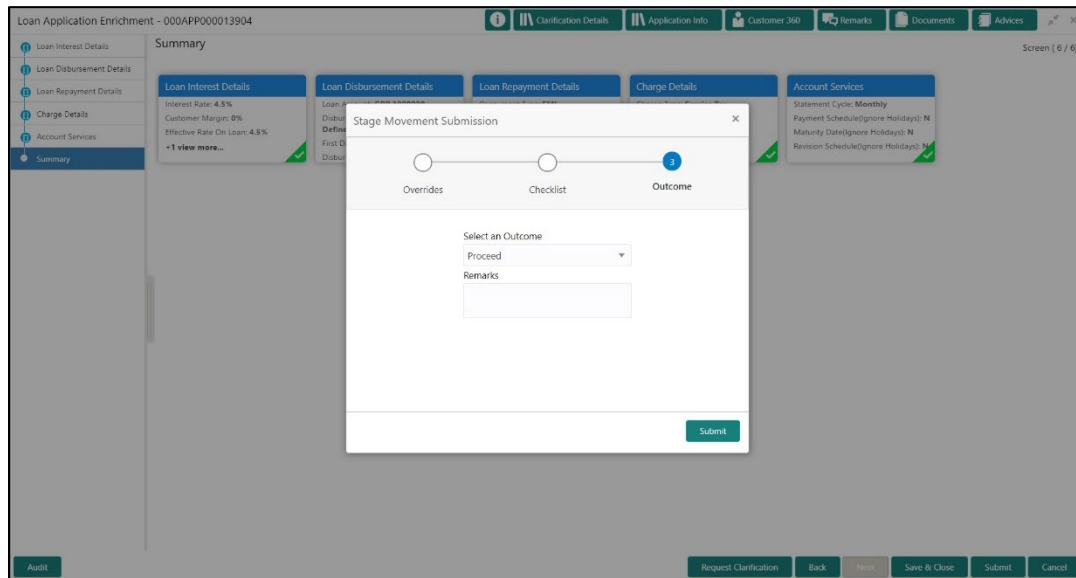
Figure 46: Error Message



4. Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

Figure 47: Outcome



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

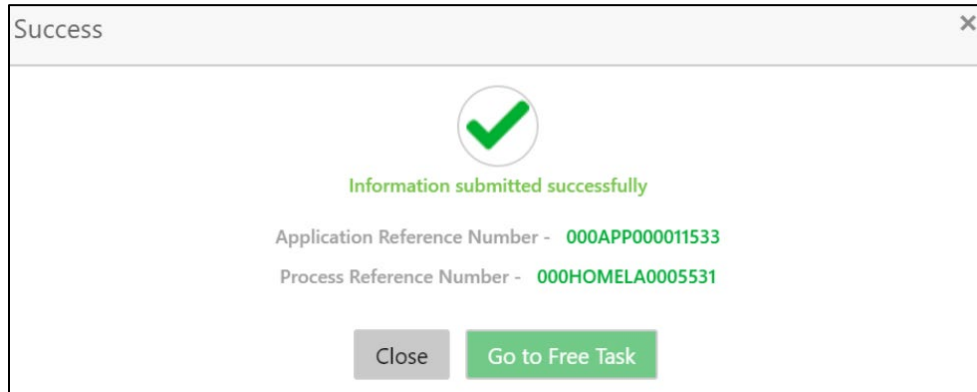
- Proceed
 - Return to Application Entry stage
 - Reject Application
5. Select **Proceed** outcome from the drop-down list. It will logically complete the **Application Enrich** stage for the Loan Application. The Plato / Conductor workflow will automatically move this application to the next processing 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 48: Confirmation8. Click **Go to Free Task**.

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

Figure 49: Free Tasks

The screenshot shows the 'Free Tasks' screen with a table of tasks. The table has columns for Action, Priority, Process Name, Process Reference Number, Application Number, Stage, Application Date, Branch, Customer Number, and Amount. The first row shows a task with Action 'Acquire & E...', Priority '...', Process Name 'Loan Retail Process Ma...', Process Reference Number '000HOMELN10000826', Application Number '000APP0000009950', Stage 'Loan Underwriting', Application Date '19-03-22', Branch '000', and Amount '...'.

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number	Amount
Acquire & E...	...	Loan Retail Process Ma...	000HOMELN10000826	000APP0000009950	Loan Underwriting	19-03-22	000

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

4.4 Loan Underwriting Stage

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

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

The Loan Underwriting stage has the following reference data segments:

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

4.4.1 Credit Rating Details

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





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

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

Figure 50: 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 22: Credit Rating Details – Field Description](#).

Table 22: Credit Rating Details – Field Description

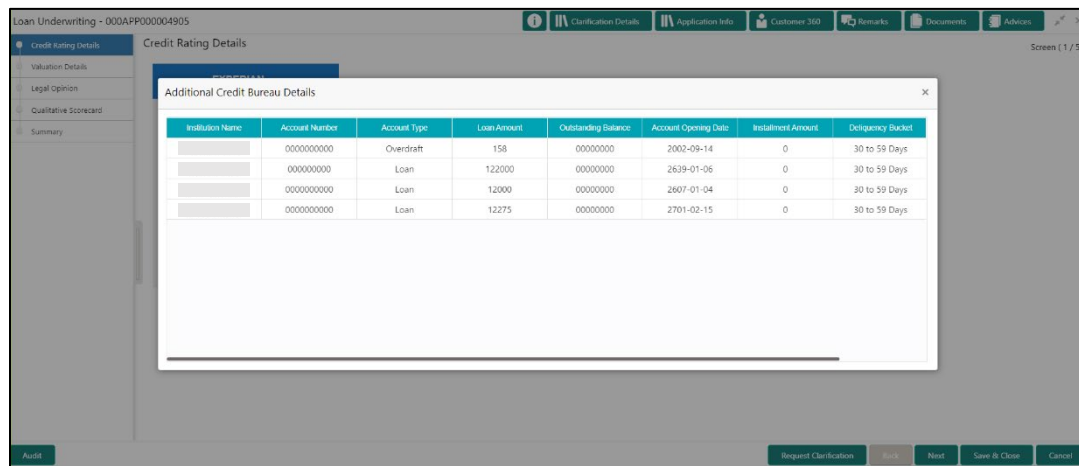
Field	Description
Customer Name	Displays the customer name.
Select Agency	Select the agency from the drop-down list.
Ratings	Specify the ratings. This field is mandatory.
Remarks	Specify the remarks.
	Click  to record the external rating for another agency for the borrowers(s). User cannot record rating for same agency more than once.
	Click  to remove the agency.
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>

3. Click **View More** to view the additional Credit Bureau details.

→ The **Additional Credit Bureau Details** screen is displayed.

Figure 51: Additional Credit Bureau Details



4. For more information on data elements, refer to [Table 23: Additional Credit Bureau Details – Field Description](#).

Table 23: Additional Credit Bureau Details – Field Description

Field	Description
Institution Name	Displays the institution name.
Account Number	Displays the account number of the applicant.
Account Type	Displays the account type.
Loan Amount	Displays the loan amount.
Outstanding Balance	Displays the outstanding balance.
Account Opening Date	Displays the account opening date.
Installment Amount	Displays the installment amount.
Delinquency Bucket	Displays the delinquency bucket.
Delinquency Amount	Displays the delinquency amount.

NOTE: OFLO has been integrated with Oracle Bureau Services (OBS) which will make a call to the Credit Bureau to get Credit Rating Score and additional details.

4.4.2 Valuation Details

Valuation Details 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 Details** screen is displayed.

Figure 52: Valuation Details

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

Table 24: Valuation Details – Field Description

Field	Description
Applicant Name	Displays the applicant name.
Date of Birth	Displays the applicant's date of birth.
E-mail	Displays the e-mail id of the applicant.
Mobile	Displays the mobile number of the applicant.
Collateral ID	Displays the Collateral ID.
Collateral Description	Displays the description of the collateral.

Field	Description
Liability ID	Displays the Liability ID
Liability Description	Displays the Liability description.
Hair Cut %	Displays the Hair cut percentage.
Collateral Amount	Displays the collateral amount.
Valuation Type	Select the type of valuation. Available options are <ul style="list-style-type: none"> • External • Internal This field is mandatory.
Valuation Amount	Specify the valuation amount of the collateral. This field is mandatory.
Agency Code	Specify the agency code.
Agency Name	Specify the name of agency.
Valuation Date	Select the valuation date. Date should not be earlier than the Loan Application Date . 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>

NOTE: All the fields will be fetched from OBCFPM in read only mode if integrated with OBCFPM.

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 Details** screen to proceed with the next data segment, after successfully capturing the data.

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

Figure 53: Legal Opinion

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

Table 25: Legal Opinion – Field Description

Field	Description
Applicant Name	Displays the applicant name.
Date of Birth	Displays the applicant's date of birth.
E-mail	Displays the e-mail id of the applicant.
Mobile	Displays the mobile number of the applicant.
Collateral ID	Displays the Collateral ID.
Collateral Description	Displays the description of the collateral.
Liability ID	Displays the Liability ID

Field	Description
Liability Description	Displays the Liability description.
Opinion Type	Select the opinion type. Available options are: <ul style="list-style-type: none"> • External • Internal This field is mandatory.
Agency Code	Specify the agency code.
Agency Name	Specify the agency name.
Legal Remarks	Specify the legal remarks. This field is mandatory.
Opinion Date	Select the opinion date. Date should not be earlier than the Collateral Valuation Date . This field is mandatory.
Add Opinion	Click Add Opinion to add the legal opinion received from multiple agencies (both internal and external).
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>

NOTE: All the fields will be fetched from OBCFPM in read only mode if integrated with OBCFPM.

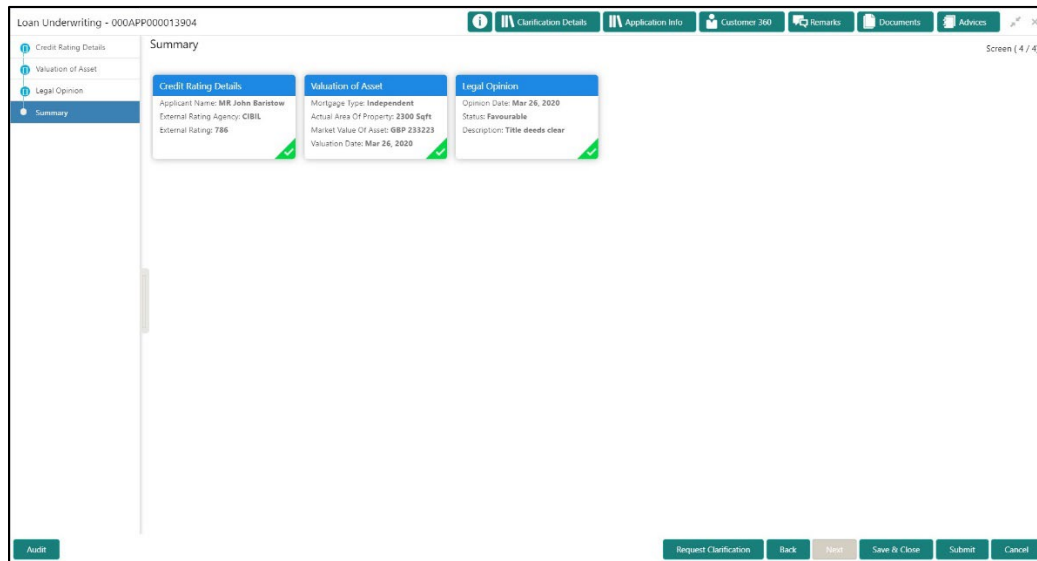
4.4.4 Summary

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 54: 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 26: Summary Loan Underwriting – Field Description](#).

Table 26: Summary Loan Underwriting – Field Description

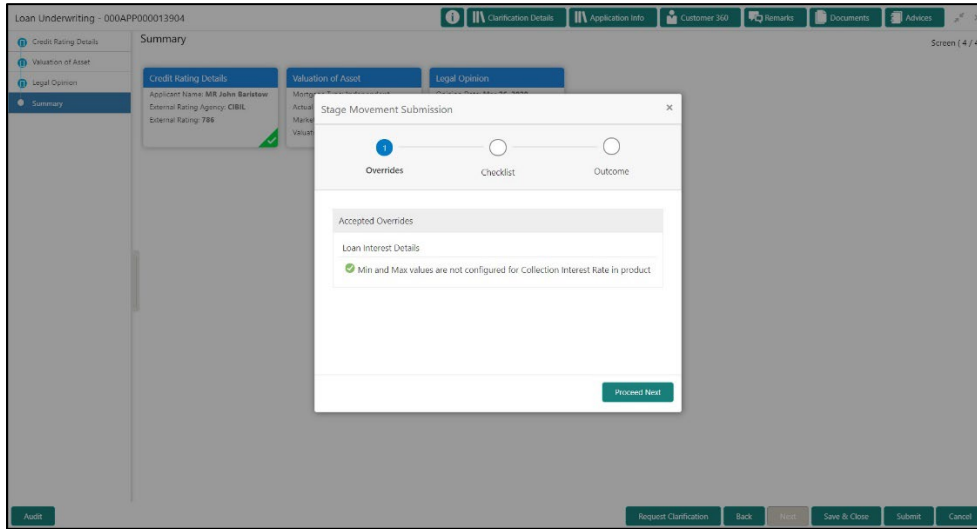
Data Segment	Description
Credit Rating Details	Displays the credit rating details.
Valuation of Asset	Displays the valuation of asset details.
Legal Opinion	Displays the legal opinion details.
Request Clarification	Click Request Clarification to raise a new clarification request. The system allows placing 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.

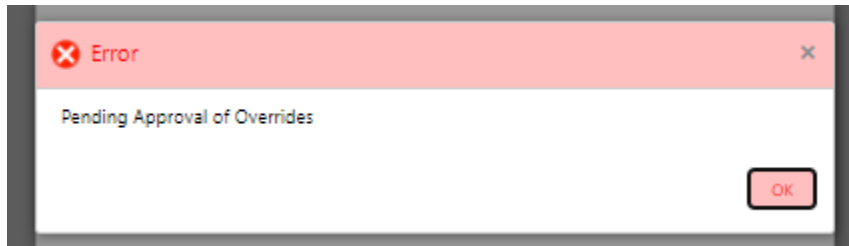
→ The **Overrides** screen is displayed.

Figure 55: Overrides



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

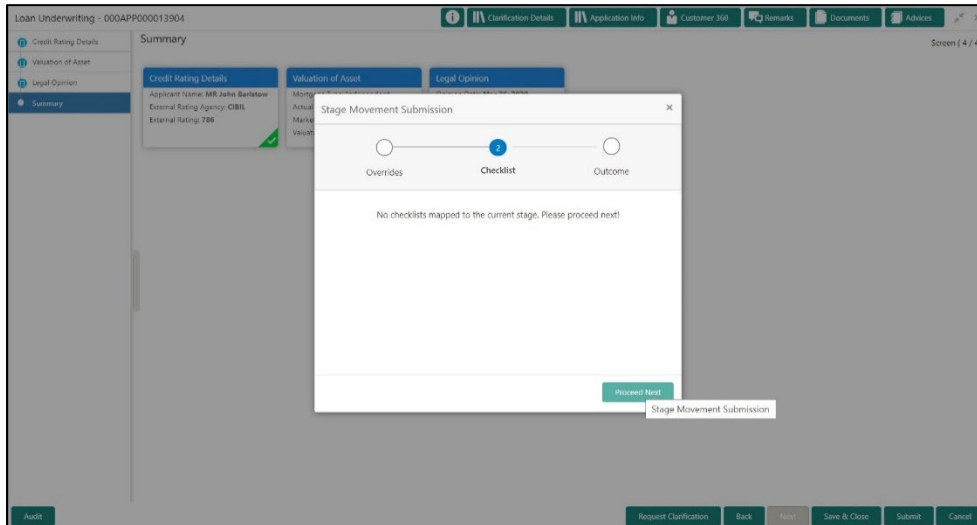
Figure 56: Error Message



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

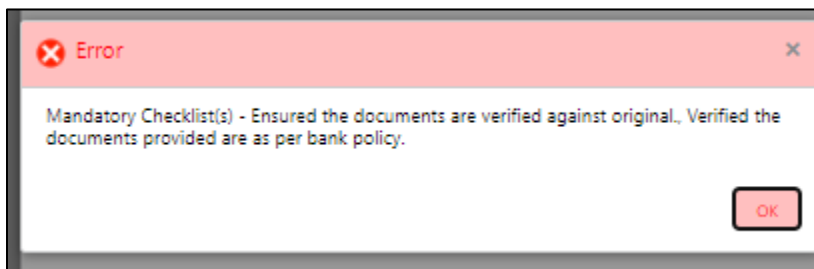
→ The **Checklist** screen is displayed.

Figure 57: Checklist



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

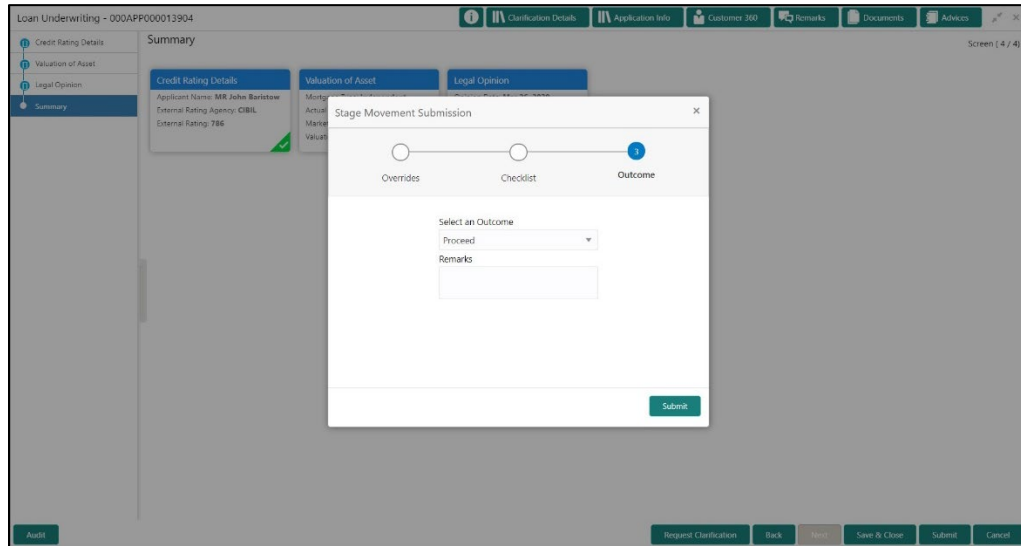
Figure 58: Error Message



4. Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

Figure 59: Outcome

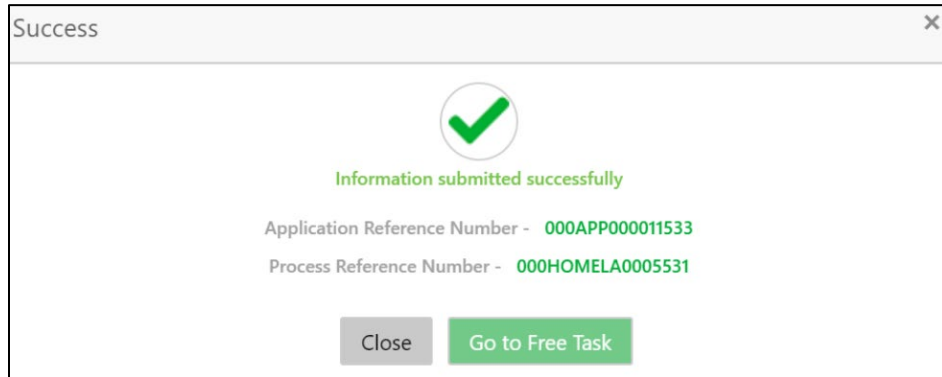


The **Select an Outcome** has following options for this stage:

- 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 60: Confirmation8. Click **Go to Free Task**.

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

Figure 61: Free Tasks

The screenshot shows the 'Free Tasks' screen with a table of tasks. The table has the following columns: Action, Priority, Process Name, Process Reference Number, Application Number, Stage, Application Date, Branch, Customer Number, and Amount. The first row of data is as follows:

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

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

4.5 Loan Assessment Stage

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

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

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

4.5.1 Qualitative Scorecard Details

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

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

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

Figure 62: Qualitative Scorecard

Scorecard ID	Description	No. Of Applicants
QUALITY_101	Quality Score Card	1

Question	Answer
How Long Applicant Staying in the Current Residence?	More than 15 Years
What is Current Residence Type?	Own House
How Many Years in the Current Employment ?	More Than 15 Years
How Many Members were Dependent on the Applicant?	0
Whether Applicant Undergoing Any Medical Treatment?	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.

- Specify the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on data elements, refer to [Table 27: Qualitative Scorecard – Field Description](#).

Table 27: 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>

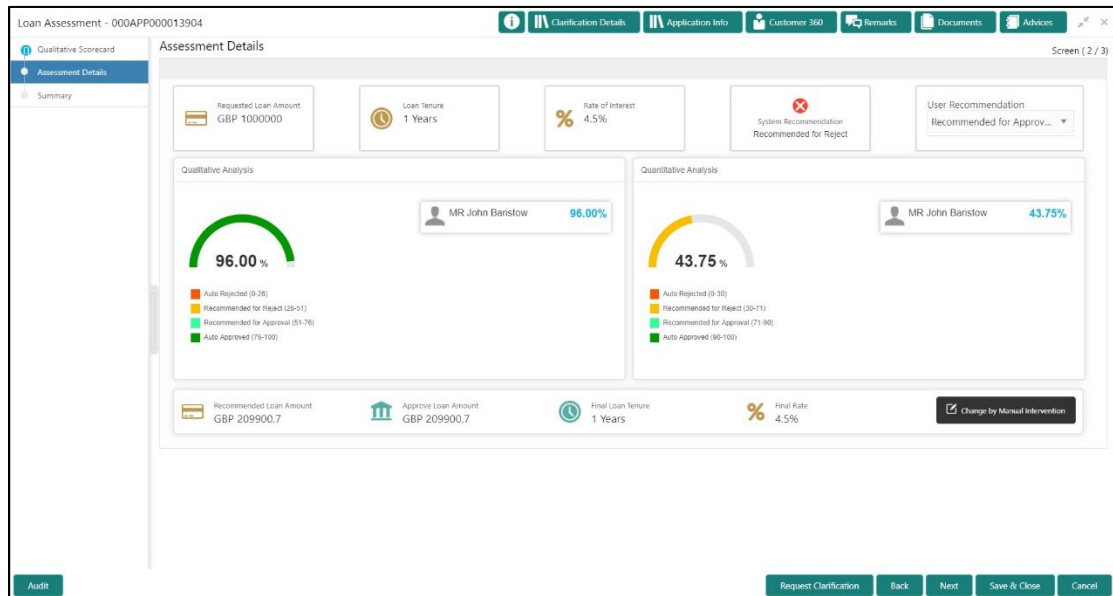
4.5.2 Assessment Details

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.

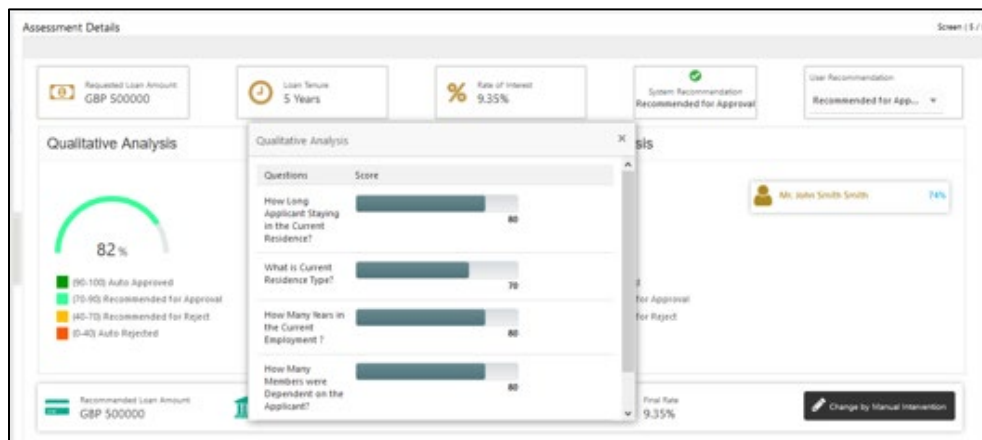
Figure 63: Assessment Details



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.

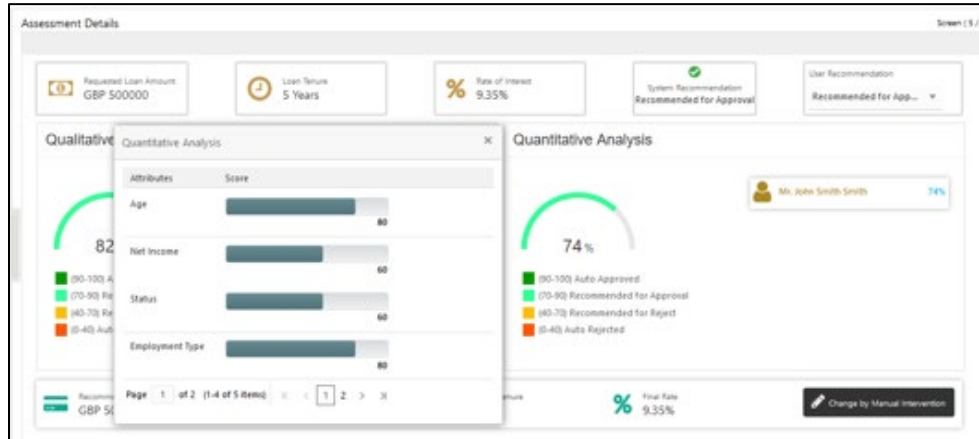
Figure 64: Qualitative Analysis



- 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 65: 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 28: Assessment Details – Field Description](#).

Table 28: 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 66: Change Action for Recommended for Approval

The screenshot shows the 'Assessment Details' window for loan assessment 000APP00013904. It features a top navigation bar with tabs for Qualitative Scorecard, Assessment Details, Summary, Clarification Details, Application Info, Customer 360, Remarks, Documents, and Advice. The main content area is divided into several sections:

- Requested Loan Amount:** GBP 1000000
- Loan Tenure:** 1 Years
- Rate of Interest:** 4.5%
- System Recommendation:** Recommended for Reject
- User Recommendation:** Recommended for Approval

Two analysis charts are shown for user MIR John Barstow:

- Qualitative Analysis:** 96.00% (Green arc)
- Quantitative Analysis:** 43.75% (Yellow arc)

Legend for both charts:

- Auto Rejected (0-30)
- Recommended for Reject (30-61)
- Recommended for Approval (61-76)
- Auto Approved (76-100)

Below the charts, there are fields for:

- Recommended Loan Amount:** GBP 209900.7
- Approve Loan Amount:** GBP 200000
- Final Loan Tenure:** 1 Years
- Final Rate:** 4.50%
- Change by Manual Intervention** button
- Revised Approved Amount:** GBP £200,000.00
- Loan Tenure:** 1 (dropdown), MM (dropdown), DD (dropdown)
- Reason For Manual Intervention:** (text field)
- Interest Rate (In %):** 4.5
- Margin (In %):** 0
- Effective Rate (In %):** 4.50

Buttons at the bottom include Audit, Request Clarification, Back, Next, Save & Close, and Cancel.

6. Specify the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on fields, refer [Table 29: Change by Manual Intervention – Field Description](#).

Table 29: 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.

Field	Description
Effective Rate (In %)	Specify the effective rate. This field is mandatory.
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.

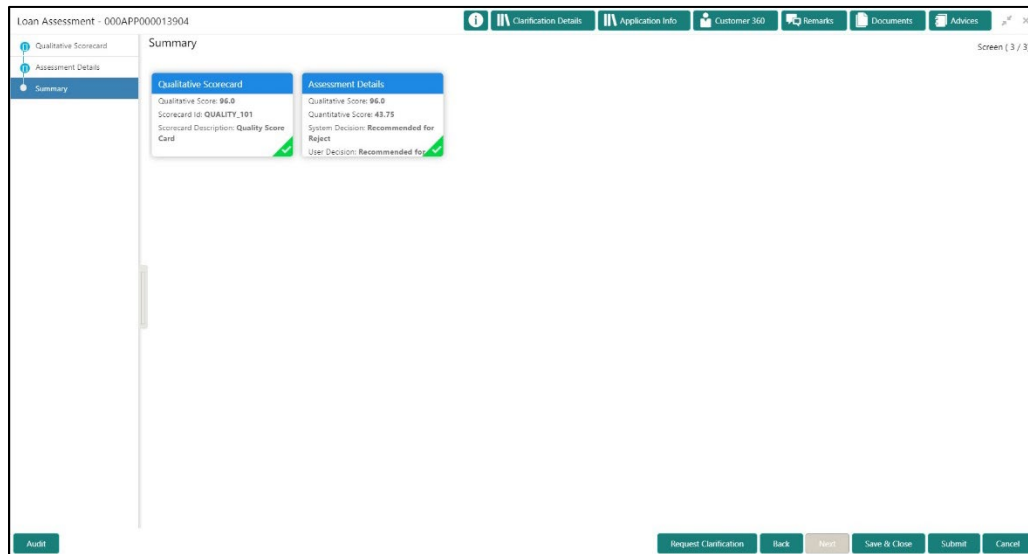
4.5.3 Summary

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 67: 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 30: Summary Assessment – Field Description](#).

Table 30: Summary Assessment – Field Description

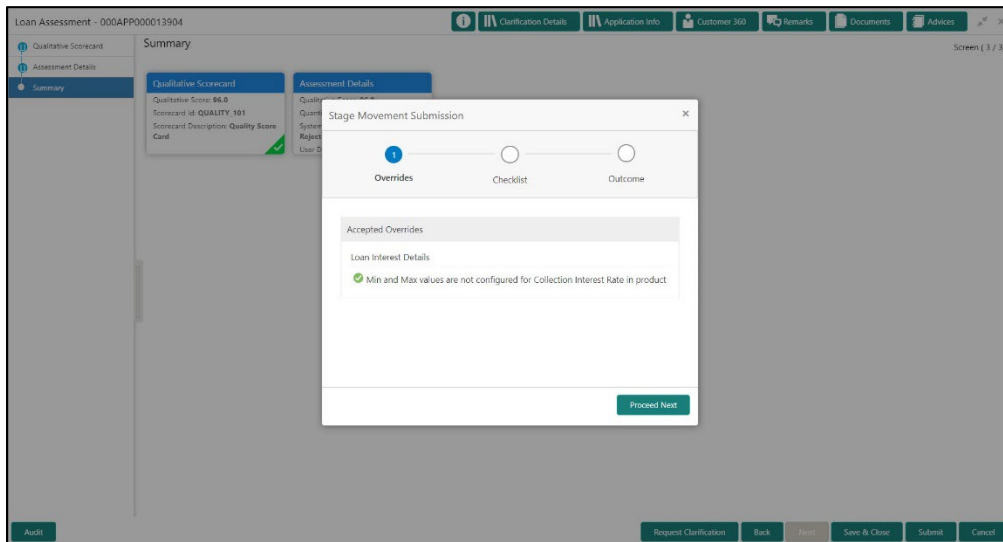
Data Segment	Description
Qualitative Scorecard Details	Displays the qualitative scorecard details.
Assessment Details	Displays the assessment details.
Request Clarification	Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is 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.

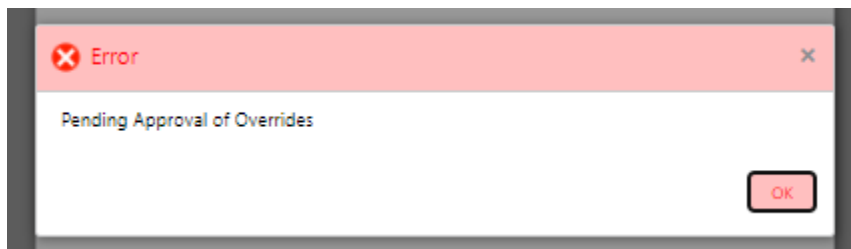
→ The **Overrides** screen is displayed.

Figure 68: Overrides



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

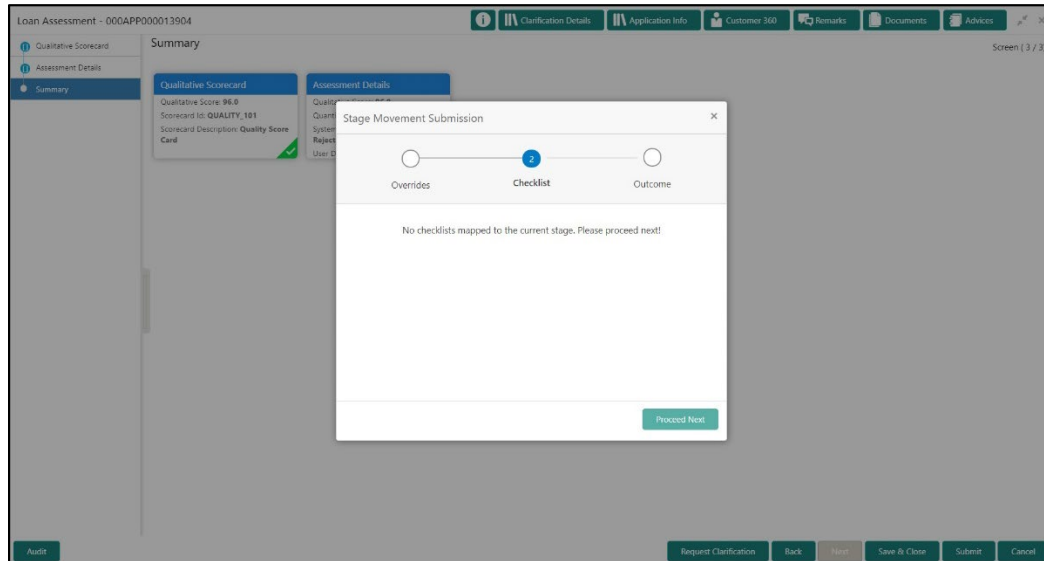
Figure 69: Error Message



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

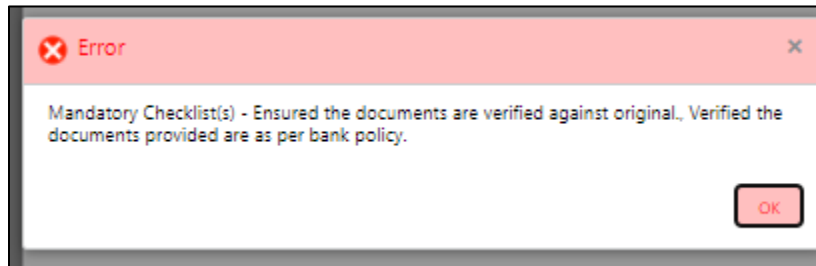
→ The **Checklist** screen is displayed.

Figure 70: Checklist



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

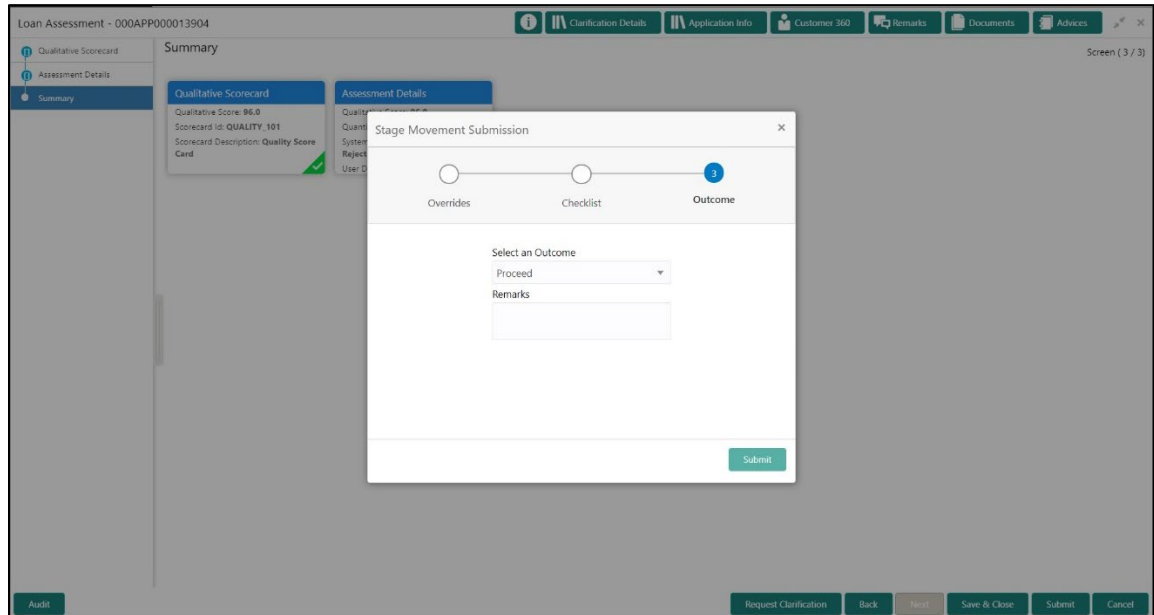
Figure 71: Error Message



4. Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

Figure 72: Outcome

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

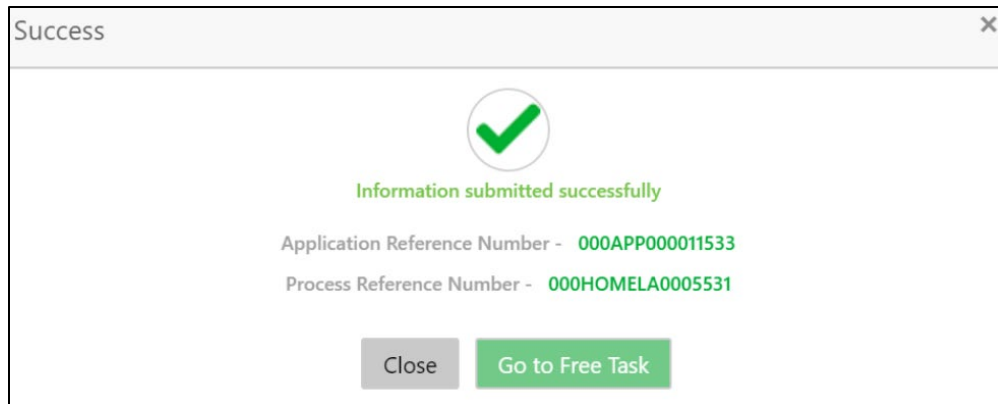
- Proceed
- Return to Application Entry stage
- Return to Application Enrich stage
- Return to Underwrite stage
- Reject Application

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 73: Confirmation

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

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

Figure 74: Free Tasks

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number	Amount
Acquire & L.		Loans Retail Process Ma...	000HOMELA00000026	000APP0000003902	Offer Issue	19-03-22	000		

Auto Approved loans will be moved to Offer Issue Stage on submit. Alternatively, auto approved loans can be configured to move straight away to 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 approver 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 can manually approve these applications. Alternatively, it is possible to configure such applications to get rejected and terminate the process. The rejected applications can also be routed to the relevant previous stages 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 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](#)

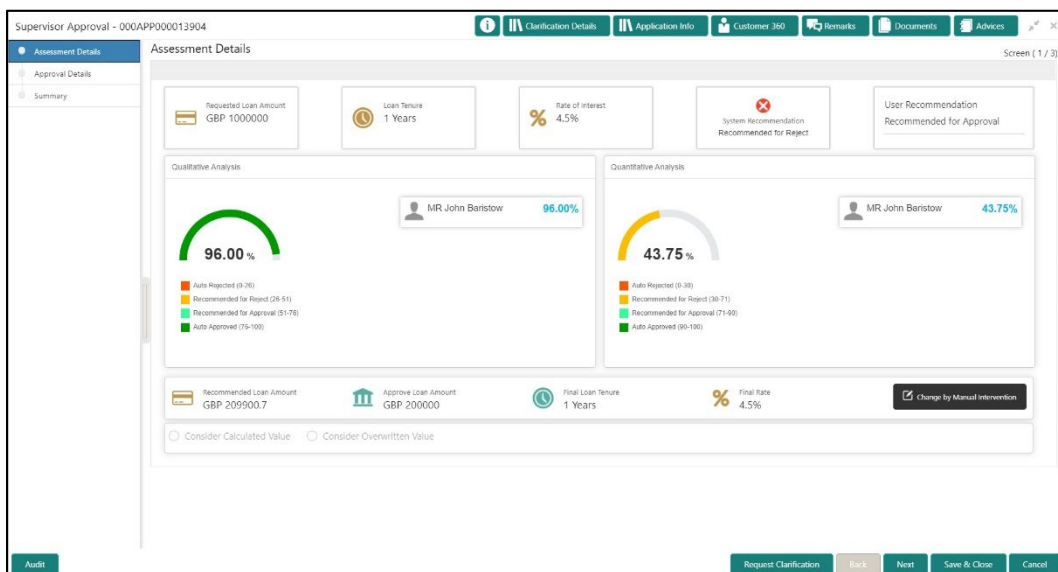
4.6.1 Assessment Details

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 75: 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 31: Assessment Details – Field Description](#).

Table 31: 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 76: Approval Details

Supervisor Approval - 000APP000013904

Assessment Details

Approval Details

Applicant Name: MR John Baristow

Account Type: Home Loan

Account Branch: 000

Product Code: HMLND1

Product Name: Classic Home Loan

Existing Values

Approved Loan Amount: £209,900.70

Loan Tenure: 1 Years 0 Months 0 Days

Installment Type: EMI

Rate Of Interest: 4.5

Margin: 0

Effective Rate: 4.5

Revised Values

Approved Loan Amount: £200,000.00

Loan Tenure: 1 Years 0 Months 0 Days

Installment Type: EMI

Rate Of Interest: 4.5

Margin: 0

Effective Rate: 4.5

Component Considered: Overriden Values

User Recommendation: Approved

User Action: Approved

Audit

Request Clarification Back Next Save & Close Cancel

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

Table 32: 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	<p>Click Back to navigate to the previous data segment within a stage.</p>
Next	<p>Click Next to navigate to the next data segment, after successfully capturing the data.</p> <p>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>

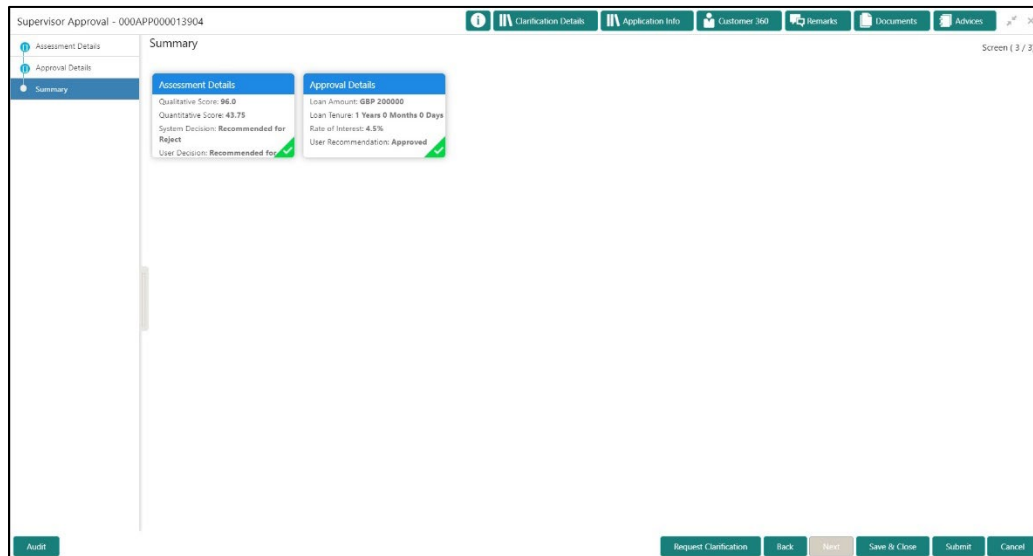
4.6.3 Summary

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 77: 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 33: Summary– Field Description](#).

Table 33: Summary– Field Description

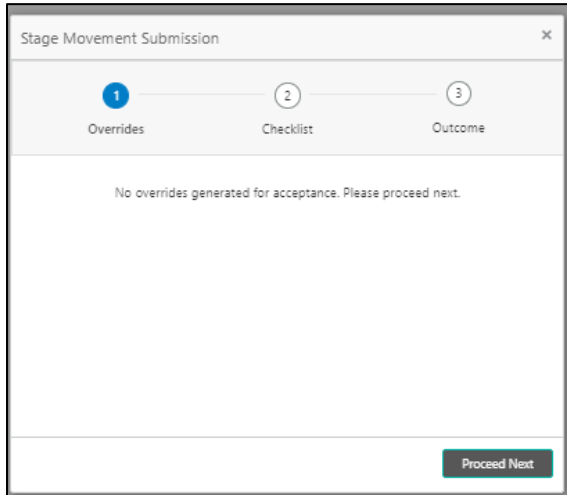
Data Segment	Description
Assessment Details	Displays the assessment details.
Approval Details	Displays the approval details.
Request Clarification	Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to 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.

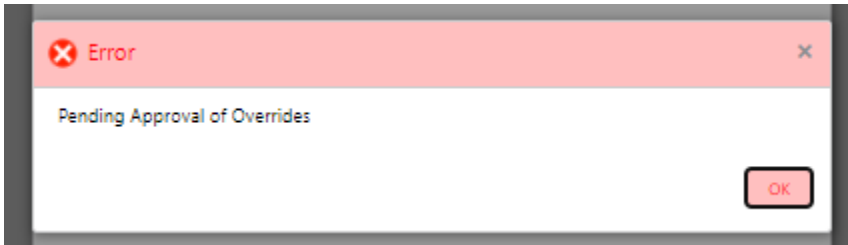
→ The **Overrides** screen is displayed.

Figure 78: Overrides



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

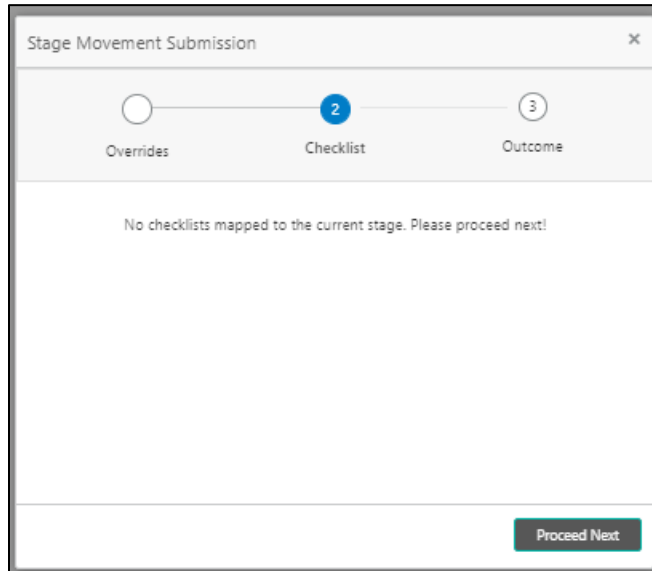
Figure 79: Error Message



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

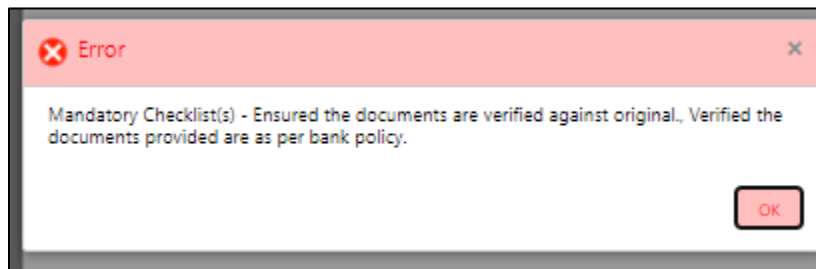
→ The **Checklist** screen is displayed.

Figure 80: Checklist



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

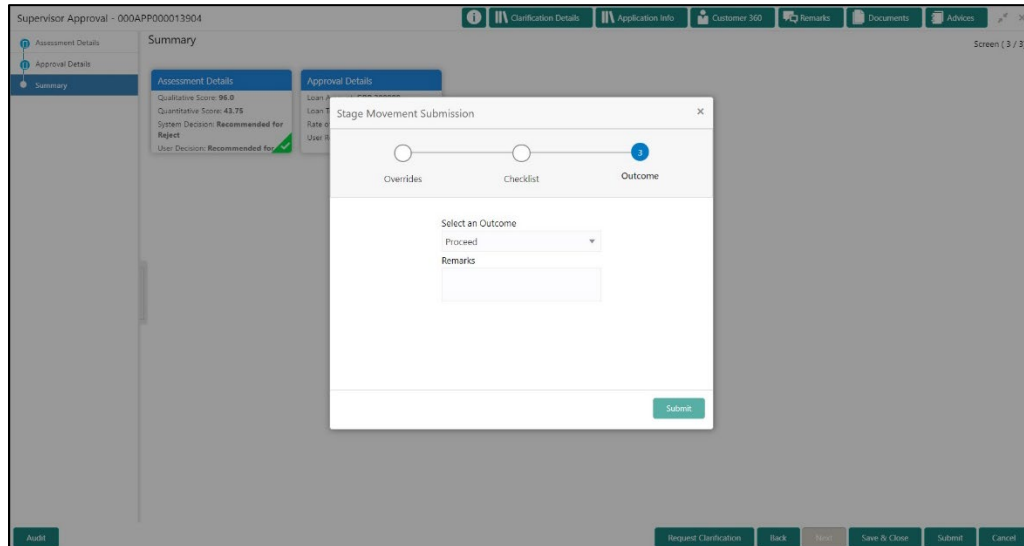
Figure 81: Error Message



4. Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

Figure 82: Outcome

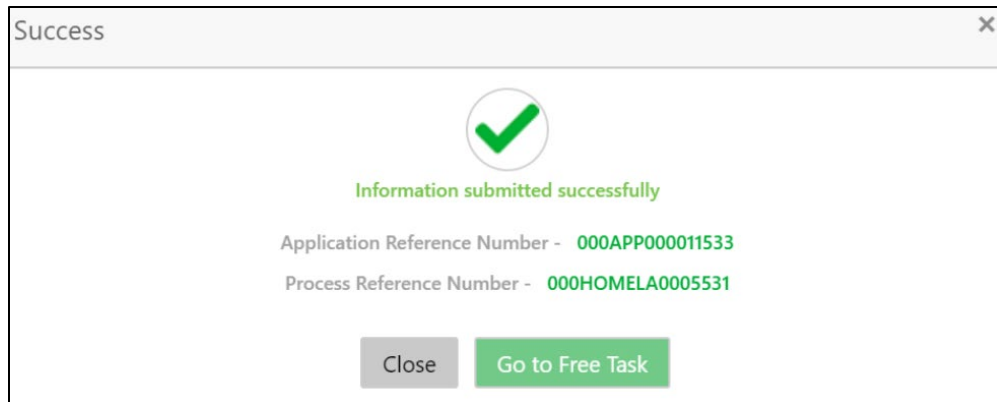


5. Select **Proceed** outcome from the drop-down list. Available options are:
 - Proceed
 - Return to Application Entry stage
 - Return to Application Enrich stage
 - Return to Underwrite stage
 - Return to Assessment stage
 - Reject Application
6. Select **Proceed** outcome from the drop-down list. 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 83: Confirmation

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

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

Figure 84: Free Tasks

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number	Amount
Acquire & L		Loan Retail Process Ma...	000HOMELN10000825	000APP000009950	Account Creation	19-03-22	000		

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

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

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

4.7 Offer Issue Stage

After due diligence and Assessment approval, the Application will move to the Offer issue stage where the Approver will generate the offer letter. As a reference, the relevant completed data segments will be made available to the Approver before the application can be moved to the next stage. These completed data segments are from the Application Underwrite Stage and Application Assessment Stage. The data segments are displayed in view only mode for the Approver to browse.

In the Offer Issue stage, provide the required details under each data segment. The Offer issue stage has the following reference data segments:

- [4.4.1 Credit Rating Details](#) – View only as available in Underwriting stage
- [4.4.2 Valuation Details](#)- 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 Assessment 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 85: Offer Issue

Field	Value
Applicant Name	MR. John Barlow
Approved Loan Amount	£209,900.70
Loan Tenure	1 Years 0 Months 0 Days
Rate Of Interest	4.5%
Instalment Type	EMI
Instalment Frequency	Monthly
Instalment Amount	£17,922.20
Principal	£209,900.70
Interest	£5,145.58
Offer Issue Date	2020-03-26
Changes	£100.00

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 34: Offer Issue Details – Field Description](#).

Table 34: 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>

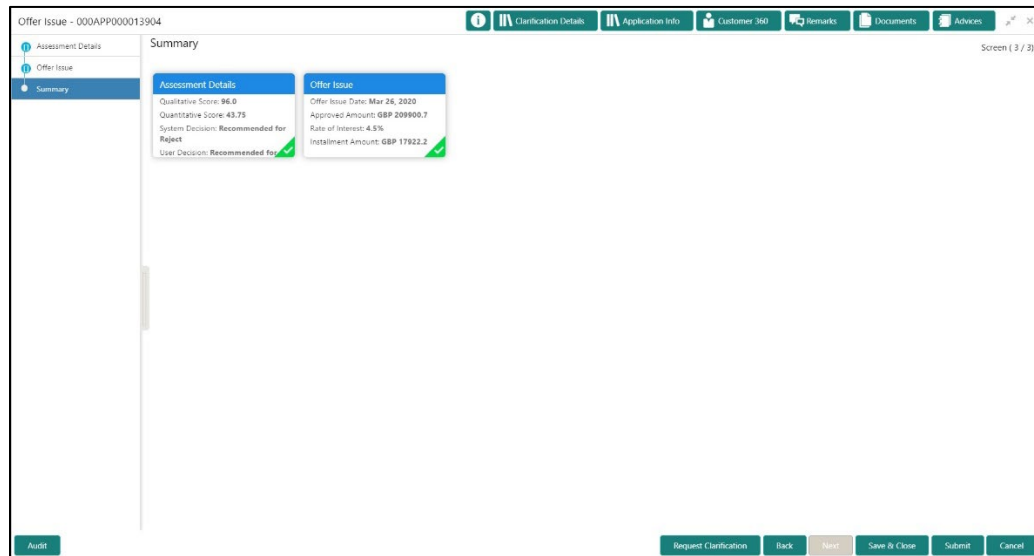
4.7.2 Summary

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 86: 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 35: Summary– Field Description](#).

Table 35: 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.

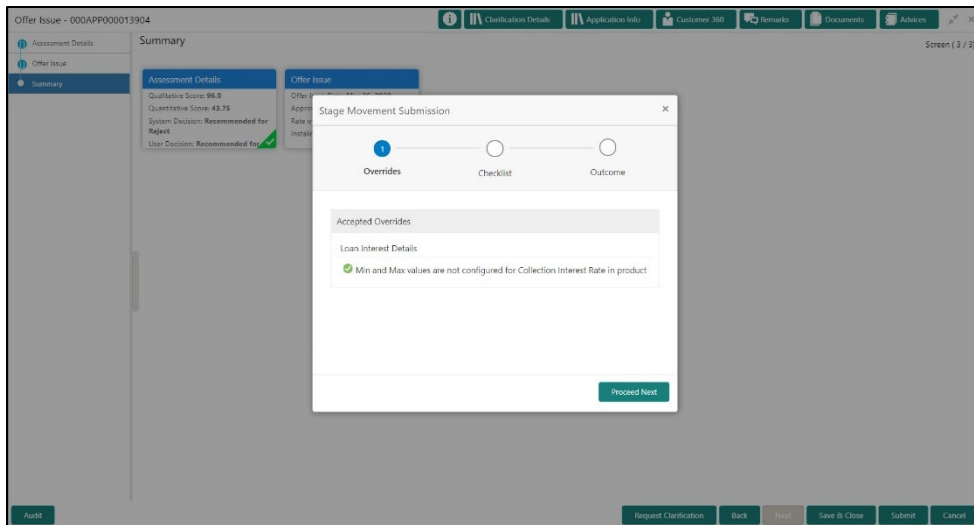
Data Segment	Description
Request Clarification	<p>Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming 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	<p>Click Back to navigate to the previous data segment within a stage.</p>
Next	<p>Click Next to navigate to the next data segment, after successfully capturing the data.</p> <p>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	<p>Click Save & Close to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.</p>
Submit	<p>Click Submit to submit the application. The system triggers the business validation to ensure the application is entitled for submission to the next stage.</p>

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 87: Overrides



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

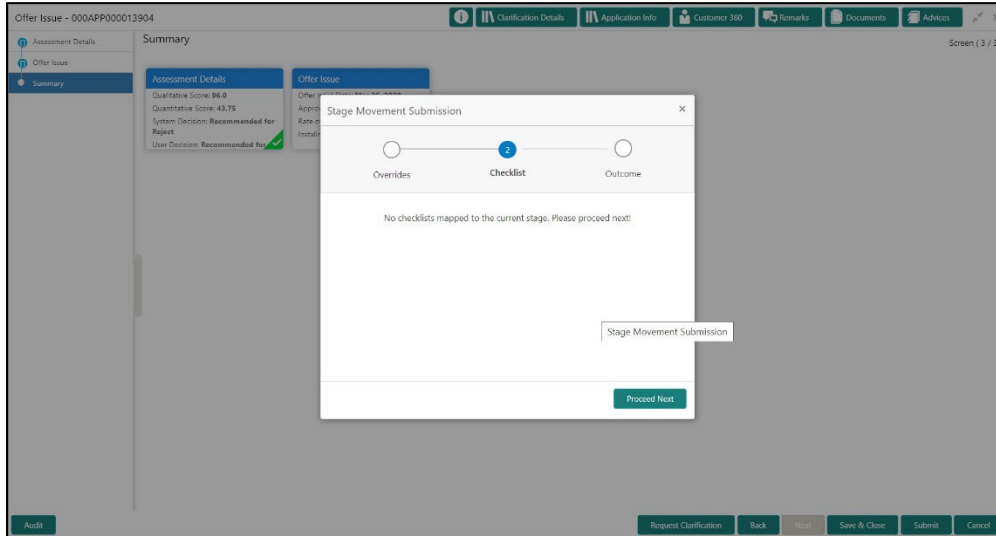
Figure 88: Error Message



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

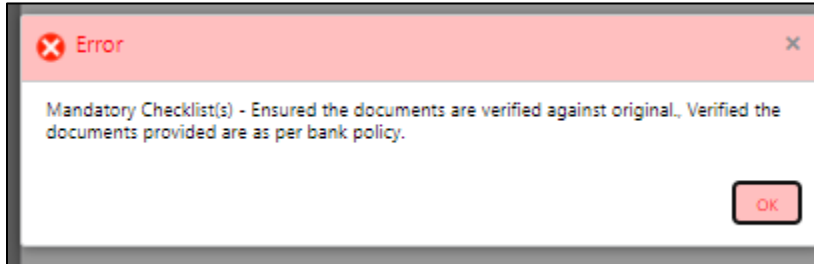
→ The **Checklist** screen is displayed.

Figure 89: Checklist



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

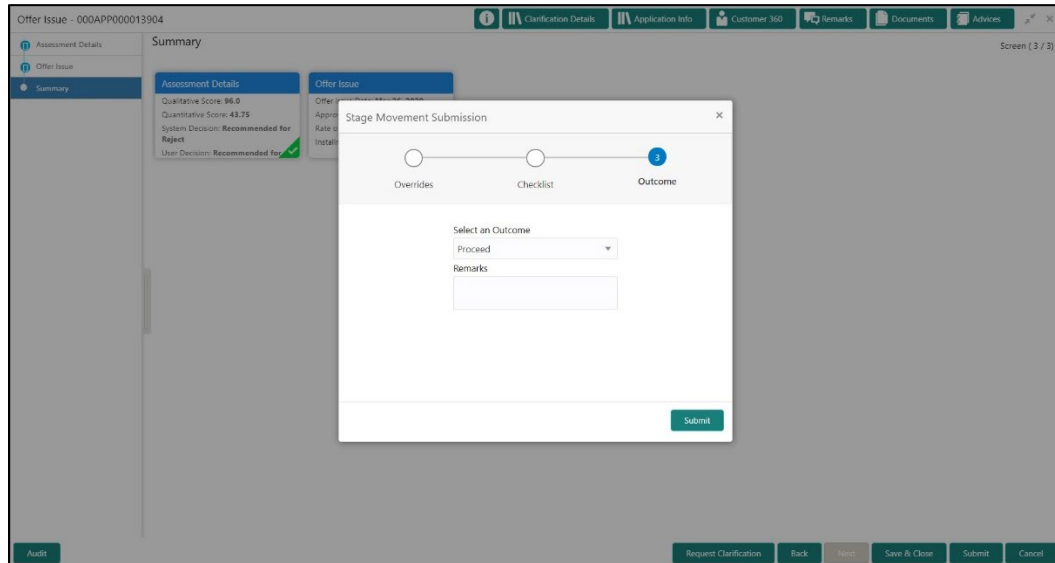
Figure 90: Error Message



- Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

Figure 91: Outcome

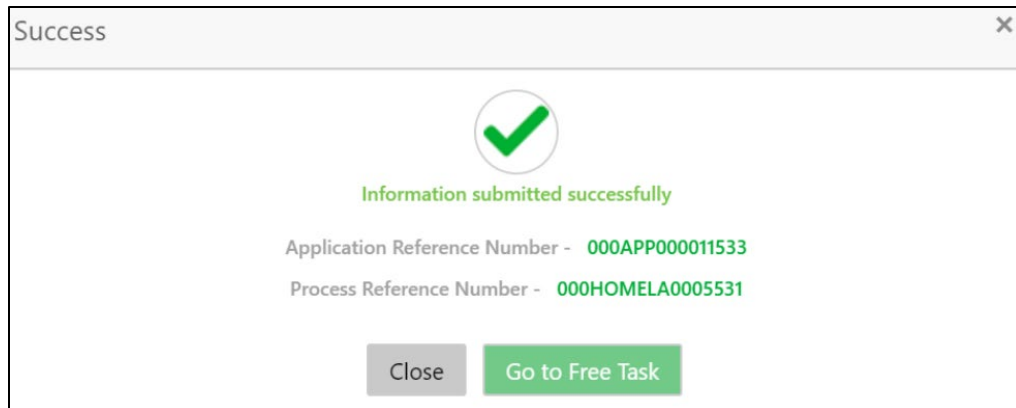


- Select **Proceed** outcome from the drop-down list. Available options are:
 - Proceed
 - Return to Application Entry stage
 - Return to Application Enrich stage
 - Return to Underwrite stage
 - Return to Assessment stage
 - Reject Application
- Select **Proceed** outcome from the drop-down list. It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

- Enter the remarks in **Remarks**.
- Click **Submit**.

→ The **Confirmation** screen is displayed.

Figure 92: Confirmation

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

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

Figure 93: Free Tasks

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branches	Customer Number	Amount
Acquire & E		Loans Retail Process Ma...	000HOMEL/10000226	000APP000002950	Offer Accept/Reject	19-03-22	000		

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

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

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

4.8 Offer Accept / Reject Stage

After the Offer Issue stage, the offer letter will be sent or communicated to the borrower or applicant. The Offer Accept / Reject stage will enable the user to record the customer response – Accept or Reject as the case may be. Also, the offer made can be amended based on Customer request – viz., change in Principal Amount, Interest Rate, Margin or Tenure. The post offer amend can be routed back to the relevant previous completed stages like Application Entry / Loan Application Enrichment. If the business wants the Loan Underwriting stage or the Loan Assessment stage to be redone, they can be configured accordingly, post which the new offer with the revised terms will be issued to the borrower or applicant for acceptance.

In the Offer Accept / Reject stage, provide the required details under each data segment. The Offer Accept / Reject stage has the following reference data segments:

- [4.5.2 Assessment Details – View only as available in Assessment stage](#)
- [4.7.1 Offer Issue - View only as available in Offer Issue stage](#)
- [4.8.1 Offer Accept / Reject Details](#)
- [4.8.2 Summary](#)

4.8.1 Offer Accept / Reject Details

Offer Accept/Reject is the first data segment of Offer/Accept stage. The user can acquire the application from Free Tasks list.

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

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

Figure 94: Offer Accept / Reject

Offer Accept/Reject - 000APP000013904	
Applicant Name	MR
Approved Loan Amount	£209,900.70
Loan Tenure	1 Years 0 Months 0 Days
Rate Of Interest	4.5%
Instalment Type	EMI
Instalment Frequency	Monthly
Instalment Amount	£17,922.20
Principal	£209,900.70
Interest	£5,165.58
Charges	£100.00
Offer Issue Date	2020-03-26
Offer Expiry Date	2020-04-16

2. Specify the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on menus, refer to [Table 36: Offer Accept/Reject – Field Description](#).

Table 36: Offer Accept/Reject – Field Description

Field	Description
Customer Response	Select the customer response from the drop-down list. Available options are: <ul style="list-style-type: none"> • Accept • Reject • Amend
Date Of Offer Accept/Reject	Select the date of offer accept or offer reject.
Offer Expiry Date	Displays the date based on the expiry period configuration done at the Business Product level which is used for this Loan Account.
Offer Amend	Offer Amend option will be at the instance of the customer request. This will be taken as a Post Offer amendment and based on the change requested the application will be routed as part of the OUTCOME to the respective earlier stages to incorporate the changes.
Post Offer Amend	The post offer amend will be supported for the following data elements: <ul style="list-style-type: none"> • Loan Principal • Loan Interest • Customer Margin Tenure of the Loan

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	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.

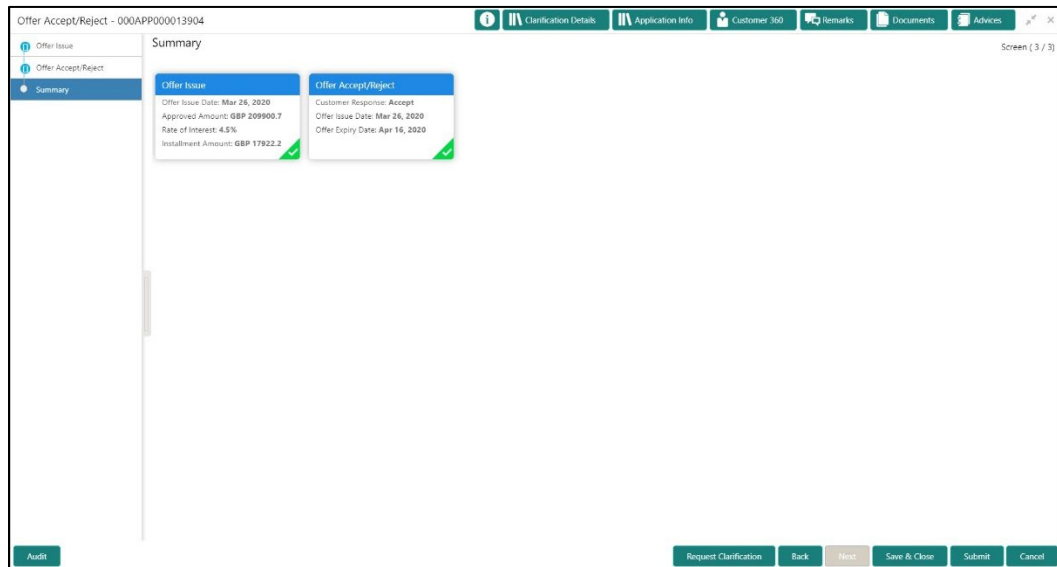
4.8.2 Summary

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 95: 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 37: Summary– Field Description](#).

Table 37: Summary– Field Description

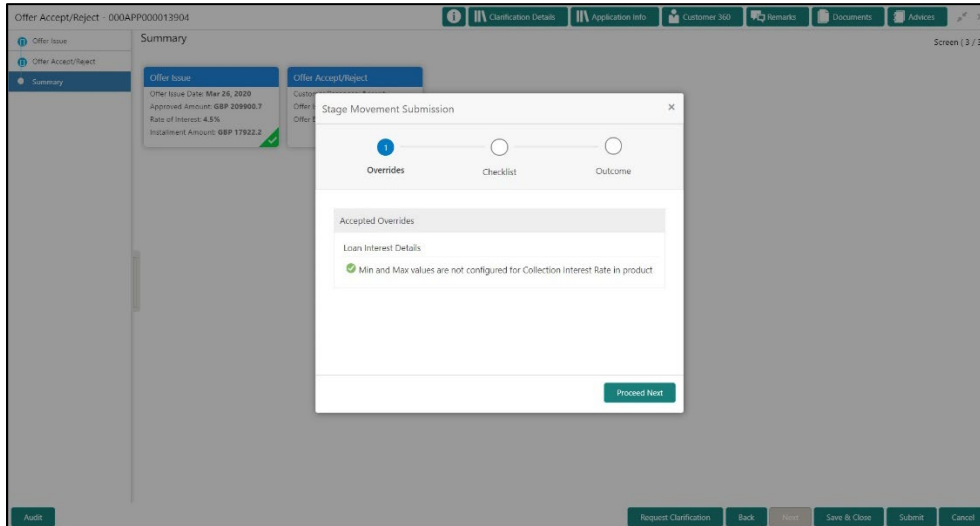
Data Segment	Description
Assessment Details	Displays the assessment details.
Offer Issue Details	Displays the offer issue details.
Offer Accept / Reject Details	Displays the offer accept / reject details.
Request Clarification	Click Request Clarification to raise a new clarification request. The system 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.

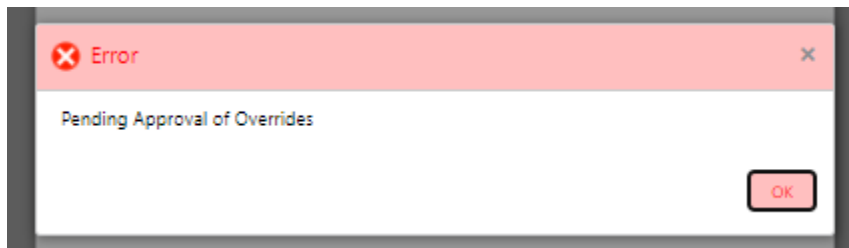
→ The **Overrides** screen is displayed.

Figure 96: Overrides



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

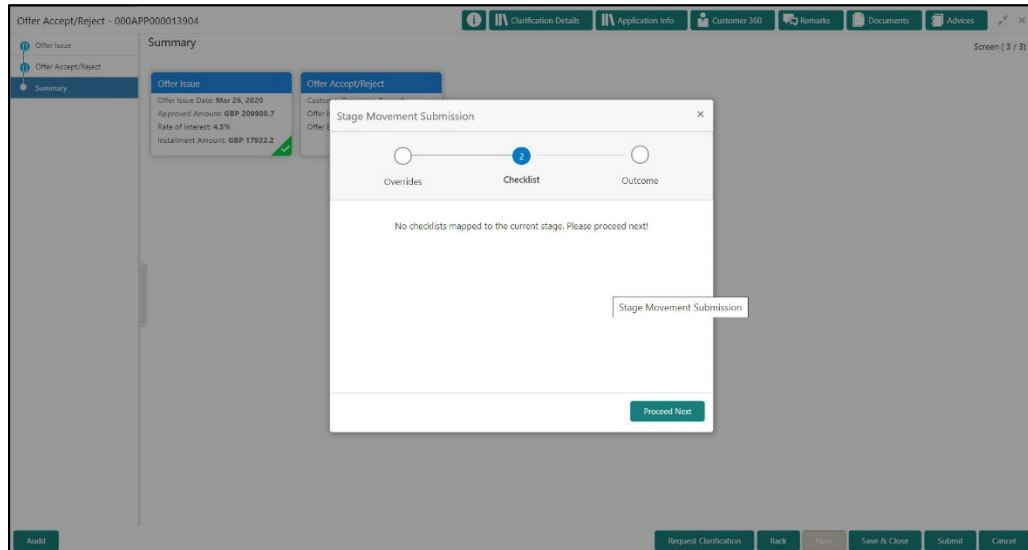
Figure 97: Error Message



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

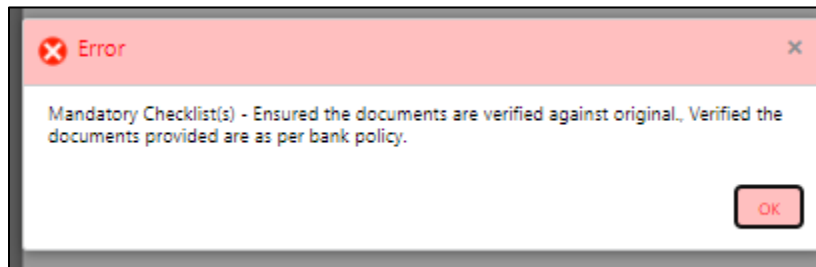
→ The **Checklist** screen is displayed.

Figure 98: Checklist



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

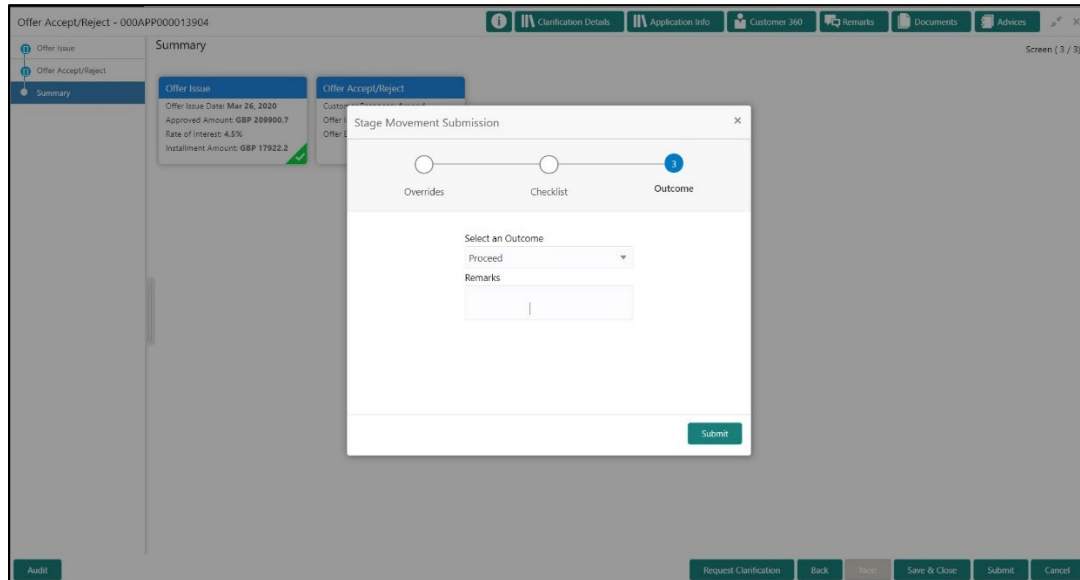
Figure 99: Error Message



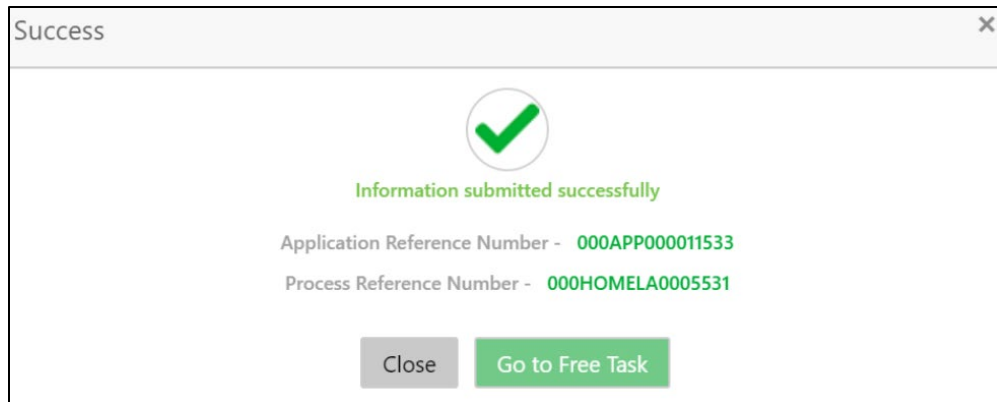
4. Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

Figure 100: 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 101: Confirmation

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

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

Figure 102: Free Tasks

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number	Amount
Acquire & S...		Loans Retail Process Ma...	000HOMELA0005531	000APP000011533	Account Creation	19-03-22	000		

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

If account creation process is set to be as automatic workflow, then there will not be an Account Creation stage configured at the Business Process level. In this case, when the user submits the Offer Accept/Reject stage, Loan Account creation request will be triggered from the OFLO - Account Open Process Management workflow to the HOST.

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

Figure 103: Backoffice Errors

Backoffice Errors	
Status	FAILURE
Error Code	CL-LM-00103
Message	Invalid Customer ID
Error Code	CL-LM-00104
Message	Principal Amount exceeds the Total Disbursement Details

This stage will have the following outcomes:

- Retry
- Return

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

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

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

4.9 Post Offer Amend Stage

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

- [4.9.1 Offer Issue](#) – View Only
- [4.9.2 Post Offer Amendment](#)
- [4.9.3 Loan Disbursement Details](#)
- [4.9.4 Loan Repayment Details](#)
- [4.9.5 Summary](#)

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 104: Offer Issue

The screenshot shows the 'Offer Issue' screen for application 000APP000013904. The interface includes a navigation menu on the left with 'Offer Issue' selected. The main content area displays the following details:

Applicant Name MR John Baristow		
Approved Loan Amount £209,900.70	Loan Tenure 1 Years 0 Months 0 Days	Rate Of Interest 4.5%
Instalment Type EMI	Instalment Frequency Monthly	Instalment Amount £17,922.20
Principal £209,900.70	Interest £5,165.58	Charges £100.00
Offer Issue Date 2020-03-26	<input type="button" value="Generate Offer"/>	

At the bottom of the screen, there are navigation buttons: 'Request Clarification', 'Back', 'Next', 'Save & Close', and 'Cancel'. The top right corner indicates 'Screen (2 / 3)'.

2. For more information on data elements, refer to [Table 38: Offer Issue Details – Field Description](#).

Table 38: 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	<p>Click Back to navigate to the previous data segment within a stage.</p>
Next	<p>Click Next to navigate to the next data segment, after successfully capturing the data.</p> <p>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>

4.9.2 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 105: 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 39: Post Offer Amendment - Field Description](#).

Table 39: 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. Effective Rate = Rate of Interest + 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 106: 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 40: Loan Disbursement – Loan Disbursement](#).

Table 40: 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	<p>Click Back to navigate to the previous data segment within a stage.</p>
Next	<p>Click Next to navigate to the next data segment, after successfully capturing the data.</p> <p>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 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 107: 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 41: Loan Repayment Details – Field Description](#).

Table 41: 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 108: Repayment Schedule

S. No.	Date	Installment	Principal	Interest	O/S Balance
1	2020-04-26	17922.2	17122.17	800.03	
2	2020-05-26	17922.2	17211.13	711.07	
3	2020-06-26	17922.2	17253.03	669.17	
4	2020-07-26	17922.2	17338.25	583.95	
5	2020-08-26	17922.2	17384.87	537.33	
6	2020-09-26	17922.2	17451.13	471.07	
7	2020-10-26	17922.2	17530.7	391.5	
8	2020-11-26	17922.2	17584.47	337.73	
9	2020-12-26	17922.2	17660.22	261.98	
10	2021-01-26	17922.2	17718.35	203.85	
11	2021-02-26	17922.2	17785.96	136.24	
12	2021-03-26	17922.08	17860.42	61.66	

Prerequisite

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

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

Figure 109: 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

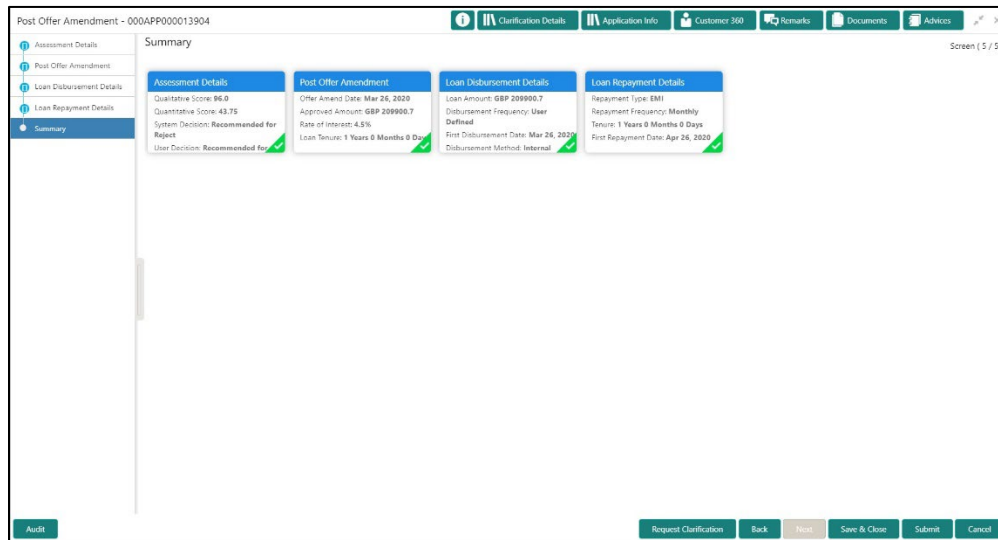
4.9.5 Summary

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 110: 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 42: Summary– Field Description](#).

Table 42: Summary– Field Description

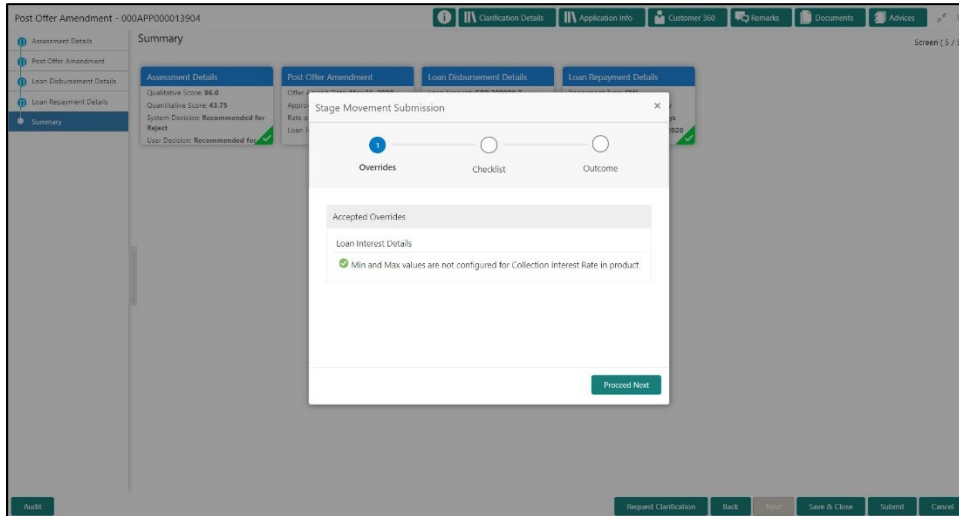
Data Segment	Description
Assessment Details	Displays the assessment details.
Post Offer Amendment Details	Displays the post offer amendment details.
Loan Disbursement Details	Displays the loan disbursement details.
Loan Repayment Details	Displays the loan repayment details.
Request Clarification	Click 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.

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

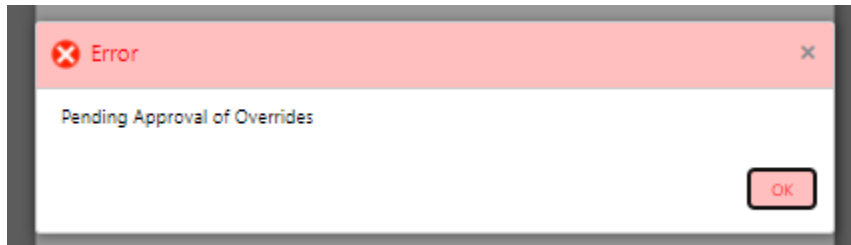
→ The **Overrides** screen is displayed.

Figure 111: Overrides



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

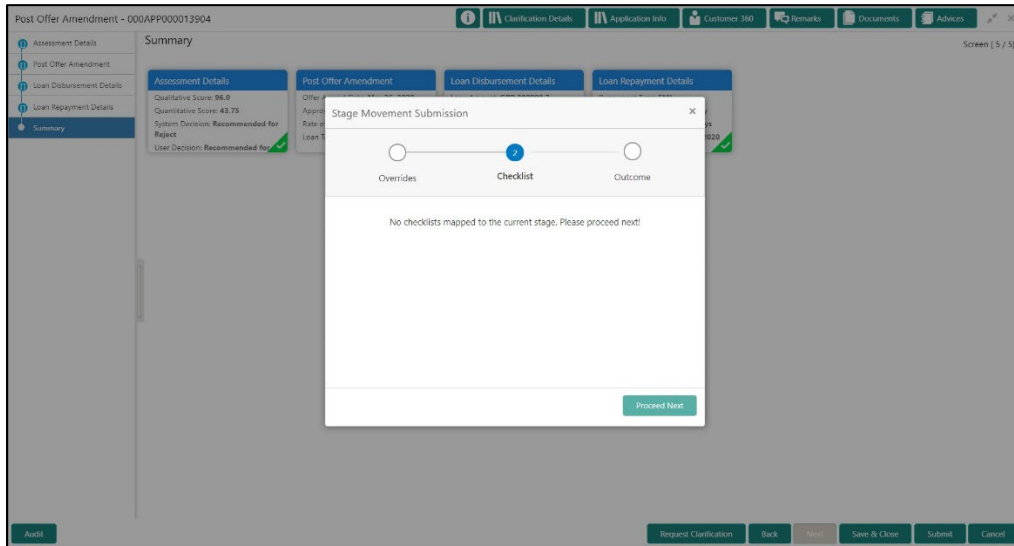
Figure 112: Error Message



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

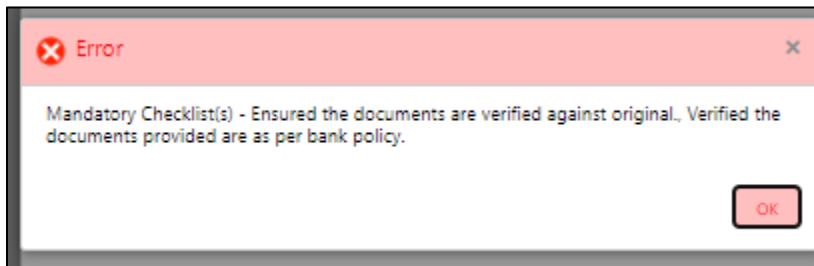
→ The **Checklist** screen is displayed.

Figure 113: Checklist



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

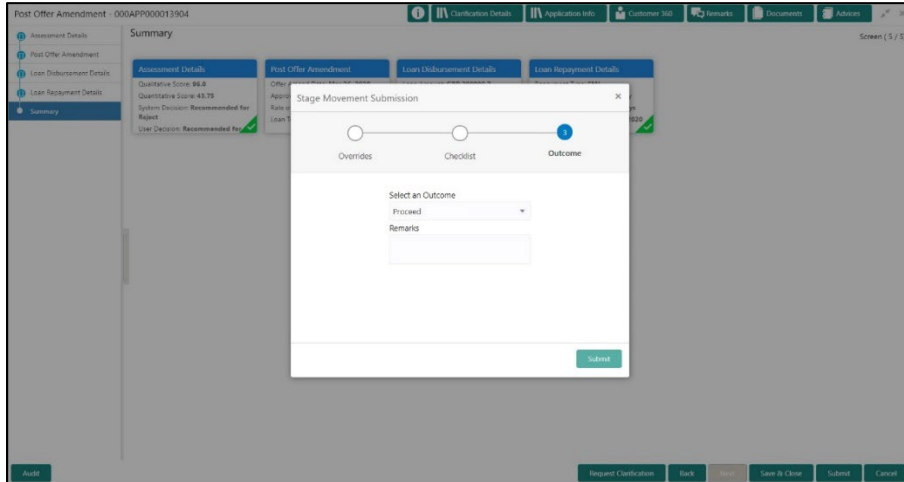
Figure 114: Error Message



4. Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

Figure 115: 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**.

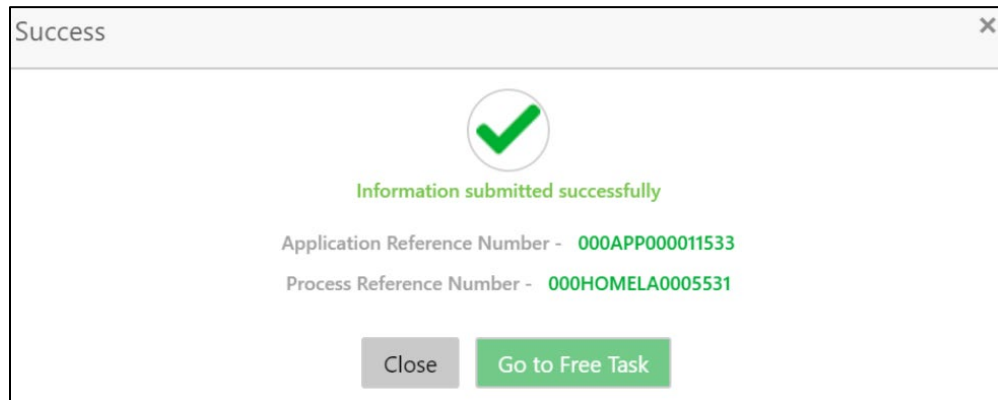
The stage movement is driven by the business configuration for a given combination of **Process Code**, **Life Cycle** and **Business Product Code**.

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

8. Click **Submit**.

→ The **Confirmation** screen is displayed.

Figure 116: Confirmation



4.10 Account Approval Stage

The Account Approval stage has the following reference data segments:

- [4.10.1 Assessment Details](#) - View Only
- [4.10.2 Offer Accept/Reject](#) - View Only
- [4.10.3 Collateral Perfection Details](#)
- [4.10.4 Loan Summary Details](#)
- [4.10.5 Summary](#)

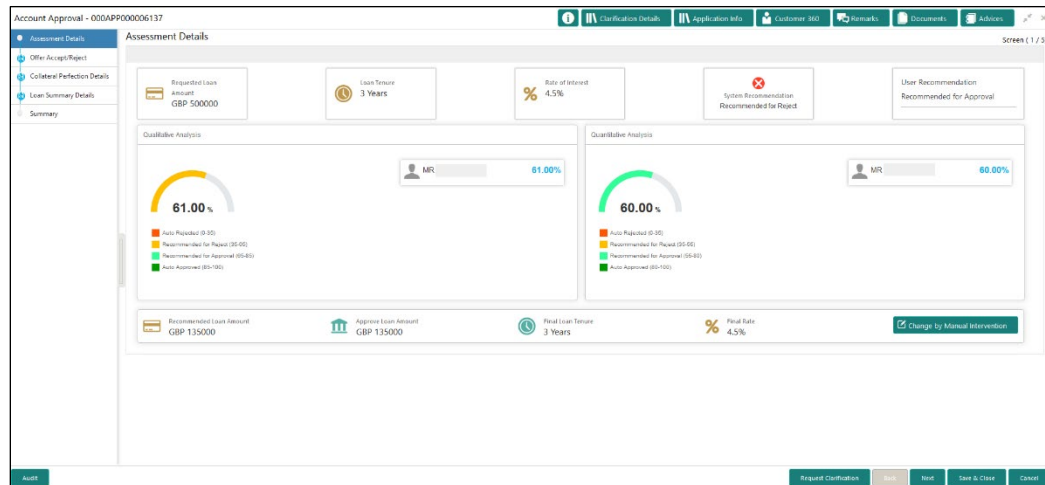
4.10.1 Assessment Details

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

1. Click **Acquire & Edit** in the Free Tasks screen of the previous stage – Post Offer Amend stage.

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

Figure 117: 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 43: Assessment Details – Field Description](#).

Table 43: 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 **Next** in **Assessment Details** screen to proceed with the next data segment, after successfully capturing the data.

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

Figure 118: Offer Accept / Reject

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

Field	Value
Applicant Name	MR
Approved Loan Amount	£135,000.00
Loan Tenure	3 Years 0 Months 0 Days
Rate Of Interest	4.5%
Instalment Type	EMI
Instalment Frequency	Monthly
Instalment Amount	£4,046.01
Principal	£135,000.00
Interest	£10,656.09
Charges	£100.00
Offer Issue Date	2020-03-26
Offer Expiry Date	2020-04-26

2. For more information on menus, refer to [Table 44: Offer Accept/Reject – Field Description](#).

Table 44: Offer Accept/Reject – Field Description

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

Field	Description
Interest	Displays the rate of interest.
Charges	Displays the charges.
Offer Issue Date	Displays the offer issue date.
Offer Expiry Date	Displays the offer expiry date.
Customer Response	Displays customer response.
Date Of Offer Accept/Reject	Displays the date of offer accept or offer reject.
Offer Expiry Date	Displays the date based on the expiry period configuration done at the Business Product level which is used for this Loan Account.
Offer Amend	Offer Amend option will be at the instance of the customer request. This will be taken as a Post Offer amendment and based on the change requested the application will be routed as part of the OUTCOME to the respective earlier stages to incorporate the changes.
Post Offer Amend	Displays the post offer amend.
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 Collateral Perfection Details

Collateral Perfection Details is the next data segment of Account Approval stage.

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

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

Figure 119: Collateral Perfection Details

2. For more information on data elements, refer to [Table 45: Collateral Perfection Details – Field Description](#).

Table 45: Collateral Perfection Details – Field Description

Field	Description
Applicant Name	Displays the applicant name.
Date of Birth	Displays the applicant's date of birth.
E-mail	Displays the e-mail id of the applicant.
Mobile	Displays the mobile number of the applicant.
Collateral ID	Displays the Collateral ID.
Collateral Description	Displays the description of the collateral.
Liability ID	Displays the Liability ID
Liability Description	Displays the Liability description.

Field	Description
Registration Authority	Specify the name of the registration authority.
Registration Request Date	Select the date when the registration is requested.
Registration Date	Select the date when the registration is completed.
Confirmation Date	Select the date when the registration is confirmed.
Registration Status	Specify the status of registration.
Registration Reference Number	Specify the registration reference number.
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.

NOTE: All the fields will be fetched from OBCFPM in read only mode if integrated with OBCFPM.

4.10.4 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 120: Loan Summary Details

The screenshot shows the 'Loan Summary Details' screen for an account approval. The interface includes a navigation menu on the left with options like 'Assessment Details', 'Offer Accept/Reject', 'Customer Response Details', and 'Loan Summary Details'. The main content area is divided into several sections:

- Loan Summary:** Displays loan details such as Loan Amount (€150,000.00), Loan Term (3 Years 0 Months 0 Days), Interest Rate (4.5%), and Payment Method (EMI). A 'View Details' button is visible.
- Application Life Cycle Details:** Shows key dates like Application Date (Mar 26, 2020) and Assessment Date (Mar 26, 2020).
- Approval Details:** Displays the current status as 'Approved' and provides a 'View Application' button.

The bottom of the screen features a navigation bar with buttons for 'Home', 'Back', 'Cancel', 'Save & Next', and 'Print'.

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.
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.

Field	Description
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.
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.

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>

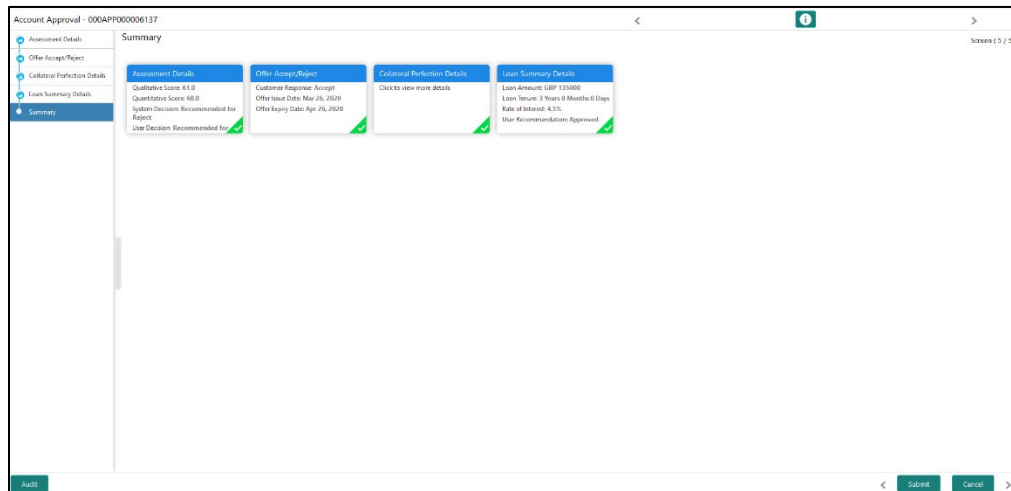
4.10.5 Summary

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 **Loan Summary Details** screen to proceed with the next data segment, after successfully capturing the data.

→ The **Summary** screen is displayed.

Figure 121: 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

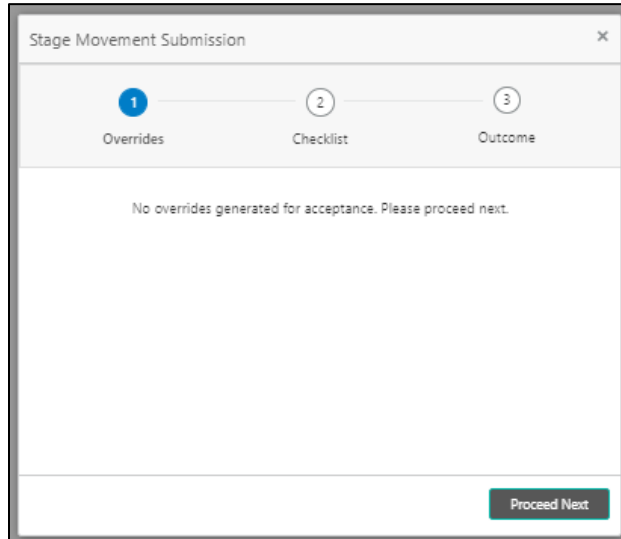
Data Segment	Description
Assessment Details	Displays the assessment details.
Offer Accept / Reject Details	Displays the offer accept / reject details.
Loan Summary Details	Displays the loan summary details.
Request Clarification	Click Request Clarification to raise a new clarification request. The system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

Data Segment	Description
	<p>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.

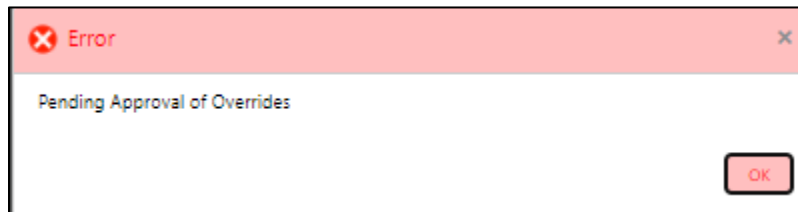
→ The **Overrides** screen is displayed.

Figure 122: Overrides



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

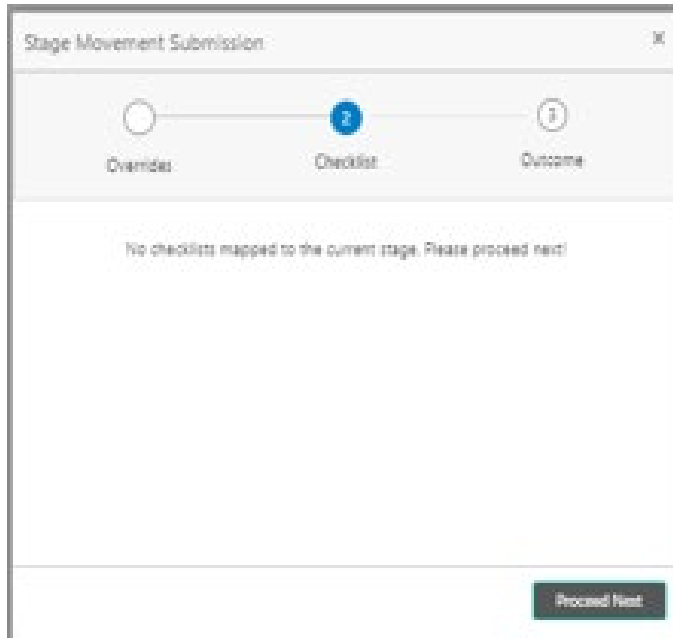
Figure 123: Error Message



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

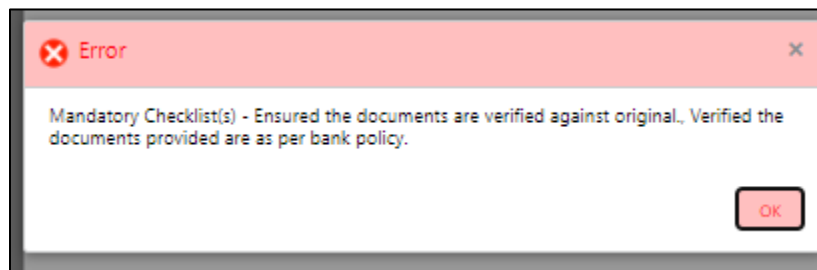
→ The **Checklist** screen is displayed.

Figure 124: Checklist



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

Figure 125: Error Message



- Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

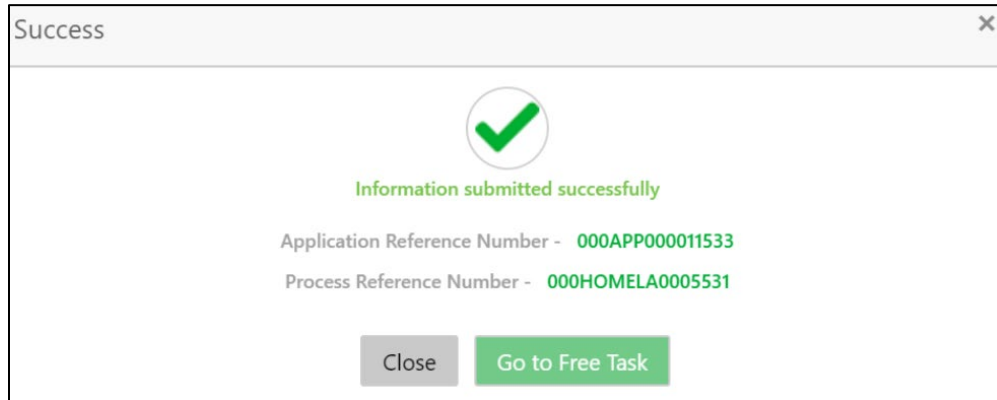
Figure 126: Outcome

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 dropdown menu labeled "Select an Outcome". The dropdown menu is open, showing three options: "Proceed", "Proceed", and "Return To Post Offer Amendment". At the bottom right of the window, there is a "Submit" button.

- Select **Proceed** outcome from the drop-down list. Available options are:
 - Proceed
 - Return to Post Offer Amendment
- Select **Proceed** outcome from the drop-down list. It will logically complete the **Account Approval** stage for the Loan Application.
 The stage movement is driven by the business configuration for a given combination of **Process Code**, **Life Cycle** and **Business Product Code**.
- Enter the remarks in **Remarks**.

8. Click **Submit**.

→ The **Confirmation** screen is displayed.

Figure 127: Confirmation

NOTE: Collateral will be linked to Loan Account while sending to the Host.

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

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

Figure 128: Free Tasks

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number	Amount
Acquire & E		Loans Retail Process Ma...	000HOMELA10000826	000APP000003990	Account Creation	19-03-22	000		

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

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

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
- Oracle Banking Security Management System User Guide
- Oracle Banking 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-CMN-APL-042	Please provide valid value for Short Name for \$1
RPM-CMN-APL-043	Please provide valid value for Birth Country for \$1
RPM-CMN-APL-044	\$1
RPM-CMN-APL-045	\$1
RPM-CMN-APL-046	Click on 'Cancel' and correct the error or wait for the in-progress party amendment request to be complete to reinitiate the party amendment again. Alternately click on 'Proceed' to submit this stage without the amendment.
RPM-CMN-APL-047	Please provide valid value for Birth Country of \$1
RPM-CMN-APL-048	Please provide valid value for Nationality of \$1

Error Code	Messages
RPM-CMN-APL-049	Please provide valid value for Preferred Language of \$1
RPM-CMN-APL-050	Please provide valid value for Preferred Currency of \$1
RPM-CMN-APL-051	Please provide valid value for Customer SubType for \$1
RPM-CMN-APL-052	Please provide valid value for Customer Segment for \$1 .
RPM-CMN-APL-053	Please provide valid value for Marital Status of \$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
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

Error Code	Messages
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
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

Error Code	Messages
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
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

Error Code	Messages
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
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

Error Code	Messages
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
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

Error Code	Messages
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
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

Error Code	Messages
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
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

Error Code	Messages
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
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

Error Code	Messages
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
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

Error Code	Messages
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
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

Error Code	Messages
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 Collaterval 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
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

Error Code	Messages
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
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

Error Code	Messages
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 Isd
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

Error Code	Messages
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
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

Error Code	Messages
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
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

Error Code	Messages
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
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

Error Code	Messages
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
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

Error Code	Messages
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
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

Error Code	Messages
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
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

Error Code	Messages
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
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

Error Code	Messages
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
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

Error Code	Messages
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
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

Error Code	Messages
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
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

Error Code	Messages
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-FLDT-036	Net Amount should be greater than zero
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
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

Error Code	Messages
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
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

Error Code	Messages
RPM-LO-LNDR-009	Min Amount is not configured in Product for Currency \$1
RPM-LO-LNDR-010	Loan Amount should be in between \$2 and \$3 for Currency \$1
RPM-LO-LNDR-011	Please select a valid dropdown value for Account Currency
RPM-LO-LNDR-012	Please provide a valid value for Account Branch
RPM-LO-LNDR-013	Please select a valid dropdown value for Account Branch
RPM-LO-LNDR-014	Please provide a valid value for Account Type
RPM-LO-LNDR-015	Please provide a valid value for Application Date
RPM-LO-LNDR-016	Application Date cannot be past date
RPM-LO-LNDR-017	Application Date cannot be future date
RPM-LO-LNDR-018	Please provide a valid value for Estimated Cost
RPM-LO-LNDR-019	Please provide a valid value for Customer Contribution
RPM-LO-LNDR-020	Estimated Cost should be greater than zero
RPM-LO-LNDR-021	Customer Contribution should be equal or greater than zero
RPM-LO-LNDR-022	Loan Amount should be equal to Estimated Cost minus Customer Contribution
RPM-LO-LNDR-023	Loan Tenure should be in between \$2 \$3 and \$4 \$5 for Currency \$1

Error Code	Messages
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
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

Error Code	Messages
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
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

Error Code	Messages
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
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

Error Code	Messages
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
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

Error Code	Messages
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
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

Error Code	Messages
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
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

Error Code	Messages
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
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

Error Code	Messages
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
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

Error Code	Messages
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
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

Error Code	Messages
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 occured while creating ATM Entity Model
RPM-PD-007	Unable to acquire task
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 occured 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

Error Code	Messages
RPM-PD-018	Error occured while fetching Summary details
RPM-PD-019	Datasegment is Mandatory
RPM-PD-020	Error occured while fetching Summary details
RPM-PD-021	Error while getting datasegments from TC
RPM-PD-022	Error occured while acquiring the task
RPM-PD-023	ProcessRefNo cannot be null
RPM-PD-024	Failed in domain save
RPM-PD-025	Error occured 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

Error Code	Messages
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 occured while getting the cart details
RPM-TO-001	Mandatory Checklist(s) - \$1
RPM-TO-020	Mandatory Document(s) - \$1

6 Annexure – Advices

This Annexure describes the advices that are available for the Retail Loans Origination. These advice templates are the representative format and banks can configure their own templates. The formats of the advices are given in the following sections:

- [6.1 Loan Initiation Reply](#)
- [6.2 Offer Issue](#)
- [6.3 IPA Advices](#)

6.1 Loan Initiation Reply

Futura Bank
Branch

To,

Customer Name(s)

Address Line1

Address Line2

State

City

Pincode

Re : Loan Initiation Advice

Dear Sir/Madam

Thank you for applying for a Loan with Futura Bank. Your Loan Application No xxxxxx is being processed for <Product Names> and currently in progress. We shall further communicate with you.

Yours faithfully,

Futura Bank

Branch

6.2 Offer Issue

Futura Bank
Branch

To,
Customer Name
Address Line1
Address Line2
State
City
Pincode
Atten : Mr/Mrs. Customer Name(s)

Re : Pre Approval of Loan

Dear Sir/Madam

We are pleased to inform you that your request dated dd-mmm-yyyy for application number xxxxxx has been pre-approved with the following parameters detailed below.

Approved Amount : Currency+ Approved Amount
Approved Date :
Loan Tenor : Months
Offer Valid Period : Days
Interest Rate : %
Repayment Type :
Instalment Amount :
Collateral Type :
Collateral Amount :
Fee :
Fee Rate :
Fee Amount :

Please note that your loan will need to be given official approval before the funding takes place. This is not a commitment to lend and you are required to obtain a loan on basis of this letter.

Kindly accept this letter by signing this. If not returned on aforesaid date this letter will be null and void. Acceptance of this letter will be at Banks sole discretion.

In case of any clarification please do not hesitate to contact Customer RM.

Yours faithfully,

Futura Bank

We customerName, hereby accept the above Terms and Condition.

Name

Signature

Date

Place

6.3 IPA Advices

Bank Name	Date
Address1	Branch
Address 2	
City	
Country	
Zip Code	

Congratulations

We are pleased to confirm that Futura Bank has assessed your financial position and determined you qualify for the following loan.

Proposed Borrower/s

Business Product:

Approved In Principle Amount:

Interest Rate on which IPA is offered:

Loan Tenure

Instalment Amount

IPA Expiry Date:

Although we have indicated that you qualify for the above loan, this letter is not an offer of finance. Before we formally offer you finance and provide a loan agreement the following conditions will need to be met to the satisfaction of the Bank.

- Mortgage of the property /house located at an address to be determined.
- If deemed necessary, Futura Bank may require security assessment and inspection of the above mentioned property offered as security.
- The secured loan amount (including fee/charges) should not exceed our assessed value.
- You provide the Bank with confirmation of your income details.
- There is no change in the financial position from the date of this letter until you receive the loan agreement.
- Confirmation of all details provided upon making this application.
- You comply with KYC
- Acceptance of this offer on or before the IPA expiry date stated in this letter.

For Futura Bank

7 List Of Glossary

1. Account Services Screen – [4.3.5 Account Services](#) (p.75)
2. Assessment Details Screen – [4.5.2 Assessment Details](#) (p.105)
3. Admission Details Screen – [4.2.2 Admission Details](#) (p. 11)
4. Approval Details Screen - [4.6.2 Approval Details](#) (p. 119)
5. Charge Details Screen – [4.3.4 Charge Details](#) (p.73)
6. Credit Rating Details Screen – [4.4.1 Credit Rating Details](#) (p.86)
7. Collaterals Details Screen - [4.2.6 Collateral Details](#) (p.34)
8. Collateral Perfection Details - [4.10.3 Collateral Perfection Details](#) (p.171)
9. Customer Information Screen - [4.2.3 Customer Information](#) (p.15)
10. Financial Details Screen - [4.2.5 Financial Details](#) (p.24)
11. Guarantor Details Screen – [4.2.7 Guarantor Details](#) (p.38)
12. Legal Opinion Details Screen – [4.4.3 Legal Opinion](#) (p.93)
13. Loan Details Screen – [4.2.1 Loan Details](#) (p.8)
14. Loan Disbursement Details Screen – [4.3.2 Loan Disbursement Details](#) (p.62)
15. Loan Interest Details Screen – [4.3.1 Loan Interest Details](#) (p.59)
16. Loan Repayment Details Screen – [4.3.3 Loan Repayment Details](#) (p.67)
17. Loan Summary Details Screen - [4.10.4 Loan Summary Details](#) (p.173)
18. Mandate Details Screen – [4.2.4 Mandate Details](#) (p.22)
19. Offer Accept / Reject Stage – [4.8 Offer Accept / Reject Stage](#) (p.137)
20. Offer Issue Screen – [4.7.1 Offer Issue Stage](#) (p.128)
21. Post Offer Amendment Screen - [4.9.2 Post Offer Amendment](#) (p. 150)
22. Qualitative Scorecard Details Screen – [4.5.1 Qualitative Scorecard Details](#) (p.102)
23. Summary Underwriting Screen – [4.4.4 Summary](#) (p.96)
24. Summary Assessment Screen – [4.5.3 Summary](#) (p.110)
25. Summary Application Entry Screen – [4.2.8 Summary](#) (p.41)
26. Summary Application Enrichment – [4.3.6 Summary](#) (p.80)
27. Summary Offer Issue - [4.7.2 Summary](#) (p.131)

- 28. Summary Offer Accept/Reject - [4.8 Offer Accept / Reject Stage](#) (p.140)
- 29. Valuation Details – [4.4.2 Valuation Details](#) (p.90)