

**Operations User Guide**

# **Oracle Banking Origination**

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## Operations User Guide

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# 1 Preface

## 1.1 Introduction

Welcome to the **Operations** user guide for Oracle Banking Origination. This manual explains the common operations that you will follow while using the application.

## 1.2 Audience

This manual is intended for back-office and front-end staff who setup and use Oracle Banking Origination.

## 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**

| <b>Abbreviation</b> | <b>Description</b>        |
|---------------------|---------------------------|
| IPA                 | In-Principle Approval     |
| DS                  | Data Segment              |
| SMB                 | Small and Medium Business |

## 1.5 List of Topics

This user manual is organized as follows:

**Table 2: List of Topics**

| <b>Topics</b>                     | <b>Description</b>   |
|-----------------------------------|--|
| <b>Oracle Banking Origination</b> | Operations lists the steps to be followed for Product Originations from the Product Catalogue and provides guidance on the Task Framework and the related configuration for accessing the stages, during the Origination Lifecycle of the Products viz. Savings Account, Current Account, Term Deposit, Credit Cards and Retail Loans. |
| <b>Error Codes and Messages</b>   | This topic provides the error codes and messages that you encounter while working with Oracle Banking Origination.   |
| <b>List Of Glossary</b>           | List of Glossary has alphabetical listing of the Functions/Screen ID's used in the module with the page references for quick navigation.   |

## 1.6 Related Documents



The related documents are as follows:

1. Configuration User Guide
2. Savings Account Origination User Guide
3. Current Account Origination User Guide
4. Term Deposit Origination User Guide
5. Retail Loans 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**

| <b>Icons</b>  | <b>Function</b> |
|---|-----------------|
|  | Exit            |
|  | Add row         |

## 2 Oracle Banking Origination

### 2.1 Introduction

Oracle Banking Origination is the middle office banking solution with comprehensive coverage of retail banking origination processes for Savings Account, Current Account, Term Deposit, Credit Card, and Loans comprising of home loan, personal loan, education loan, and vehicle loan. It is a Host-Agnostic solution.

It enables banks to deliver improved user experience for various bank personas such as Sales Officers, Relationship Manager, Account Opening Officers, Branch Supervisor/Managers, Loan Officers, and Credit Officers and so on, handling defined functions in the lifecycle of the various product origination.

The initiation request for a product is originated from the Product Catalogue functionality by the authorized Branch Users / Relationship Managers or by approved bank agents. Oracle Banking Origination allows single and multiple product origination and once the application is originated the lifecycle of the respective product starts from the defined stage called Application Entry as per the Referenced Process workflow.

This document describes how you can initiate the various product origination from Product Catalogue and once the product is originated how the bank user can pick the specific pre-defined stages referred as Tasks from the Task Framework to action on the same. The details are described in the below sections:

- [2.2 Product Catalogue](#)
- [2.3 Application Initiation](#)
- [2.4 In-Principle Approval](#)
- [2.5 Action Tabs](#)
- [2.6 Tasks](#)

## 2.2 Product Catalogue

The Product Catalogue displays the product suites for retail bank offerings. Product Catalogue is connected to the business product maintenance process. All the business products, which are authorized and active, are visible under the specified product types such as Savings Account, Loan Accounts, Current Accounts, Credit Card Accounts and Term Deposit accounts. The Business Product Maintenance process allows definition of the following parameters apart from the other parameters:

- Business Product Name
- Product Image
- Product Summary
- Features
- Eligibility Criteria
- Fees & Charges
- Terms & Condition
- Product Brochures

These parameters are displayed for the specific business product in the Product Catalogue – Product List and Product Details screen.

The Product catalogue are described in the below sections:

- [2.2.1 Product Catalogue – Home](#)
- [2.2.2 Product List](#)
- [2.2.3 Product Details](#)
- [2.2.4 Compare Products](#)
- [2.2.5 Cart Operations](#)



## 2.2.1 Product Catalogue – Home

The Product Catalogue - Home screen displays the various product types for which account origination is supported. The supported product types are as follows:

- Individual Products
  - Savings Account
  - Loans
  - Current Account
  - Term Deposits
  - Credit Card
- Small Medium Business Products
  - Savings Account
  - Current Account
  - Term Deposits

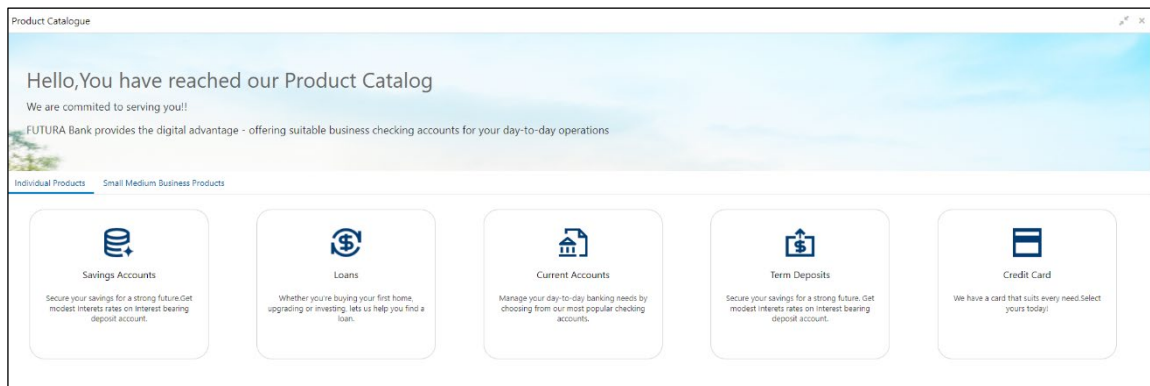
### Prerequisite

Specify **User Id** and **Password**, and login to **Home screen**.

1. From **Home screen**, click **Retail Banking**. Under **Retail Banking**, click **Operations**.
2. Under **Operations**, click **Product Catalogue**.

→ The **Product Catalogue – Individual Products** screen is displayed.

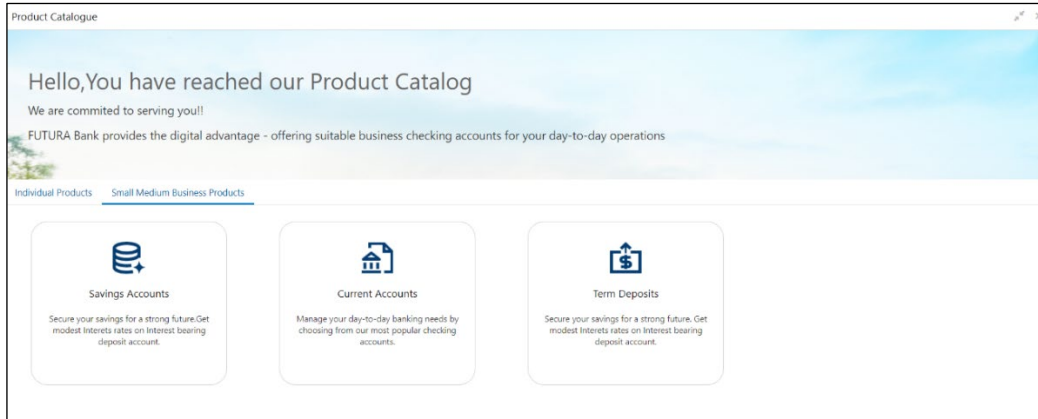
**Figure 1: Product Catalogue – Individual Products**



3. Click **Small Medium Business Products**.

→ The **Product Catalogue – Small Medium Business Products** screen is displayed.

**Figure 2: Product Catalogue – Small Medium Business Products**



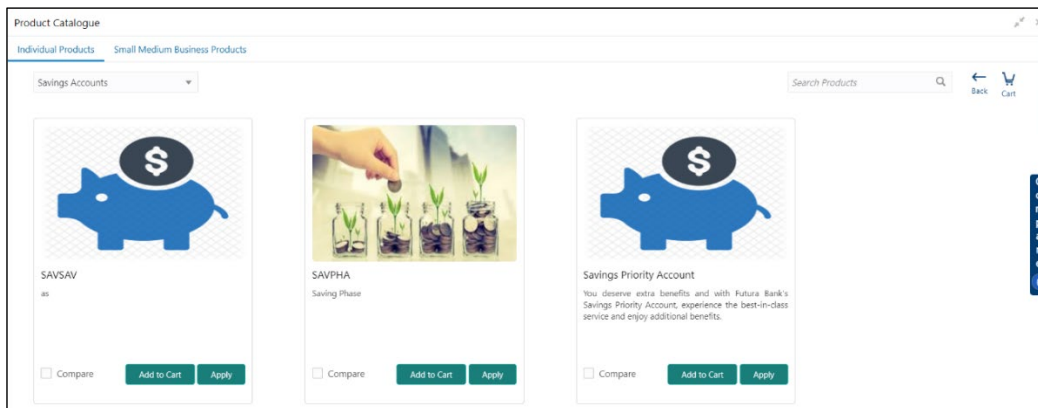
## 2.2.2 Product List

The Product List displays all the authorized and active business products for which the account origination is allowed for the selected product type.

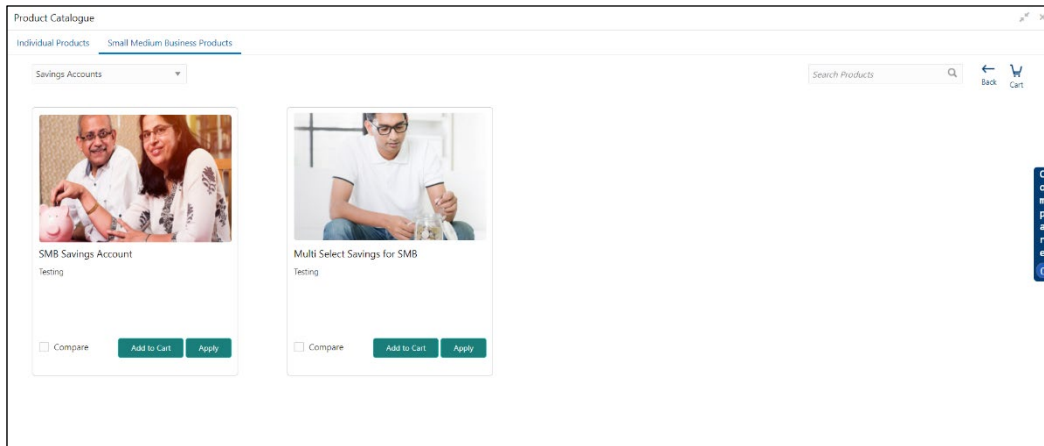
1. On **Product Catalogue – Individual Products** or **Small Medium Business Products** screens, click **Savings Account**.

→ The **Savings Accounts** screen is displayed.

**Figure 3: Savings Accounts - Individuals**



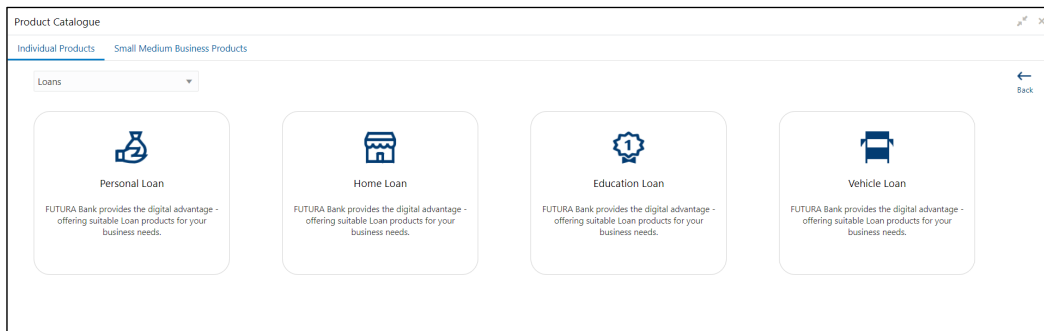
**Figure 4: Savings Accounts – Small and Medium Business (SMB)**



2. On **Product Catalogue – Individual Products** screen, click **Loans**.

→ The **Loans** screen is displayed.

**Figure 5: Loans**



3. On **Loans** screen, click **Personal Loan**.

→ The **Personal Loans** screen is displayed.

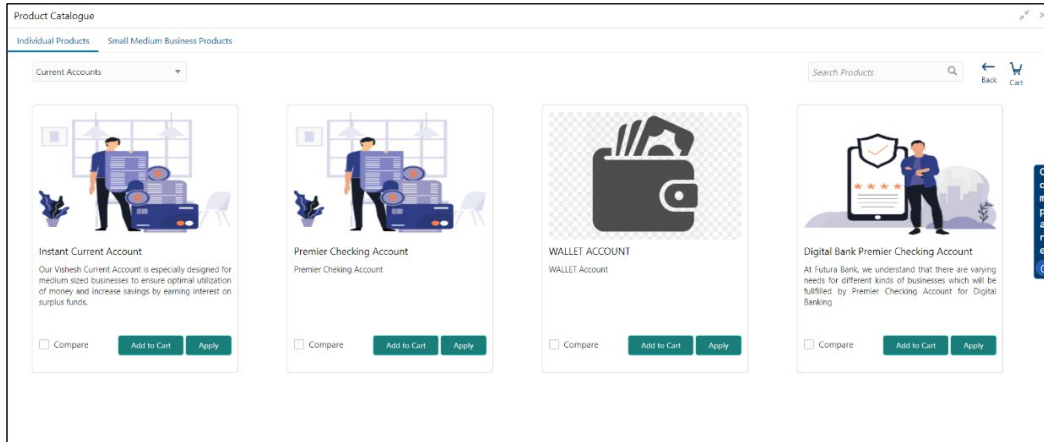
**Figure 6: Personal Loans**



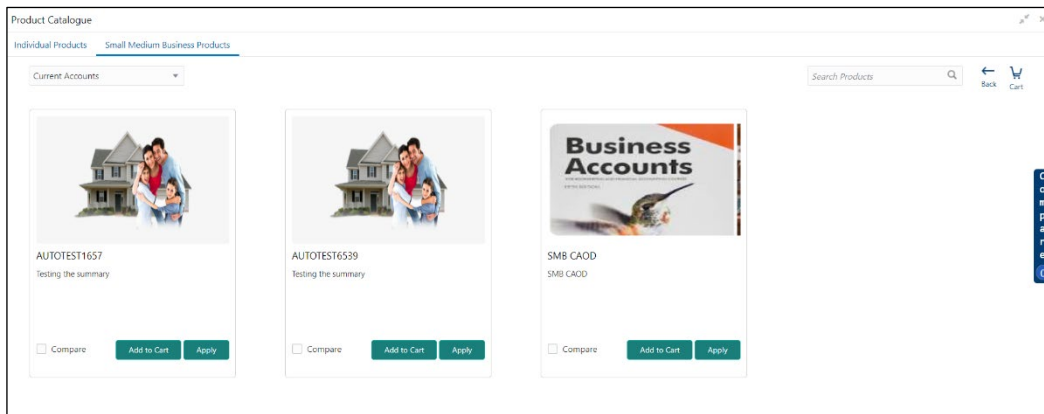
4. On **Product Catalogue – Individual Products** or **Small Medium Business Products** screens, click **Current Accounts**.

→ The **Current Accounts** screen is displayed.

**Figure 7: Current Accounts - Individuals**



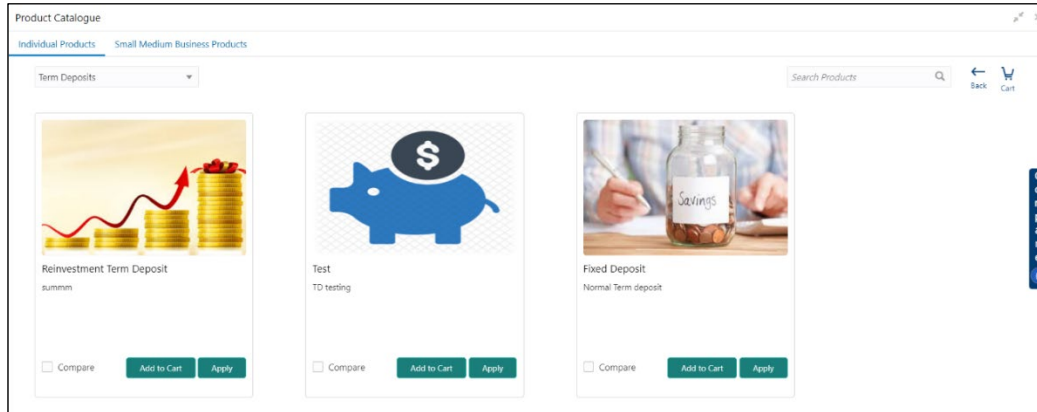
**Figure 8: Current Accounts – Small and Medium Business (SMB)**



5. On **Product Catalogue – Individual Products** or **Small Medium Business Products** screens, click **Term Deposits**.

→ The **Term Deposits** screen is displayed.

**Figure 9: Term Deposits - Individuals**



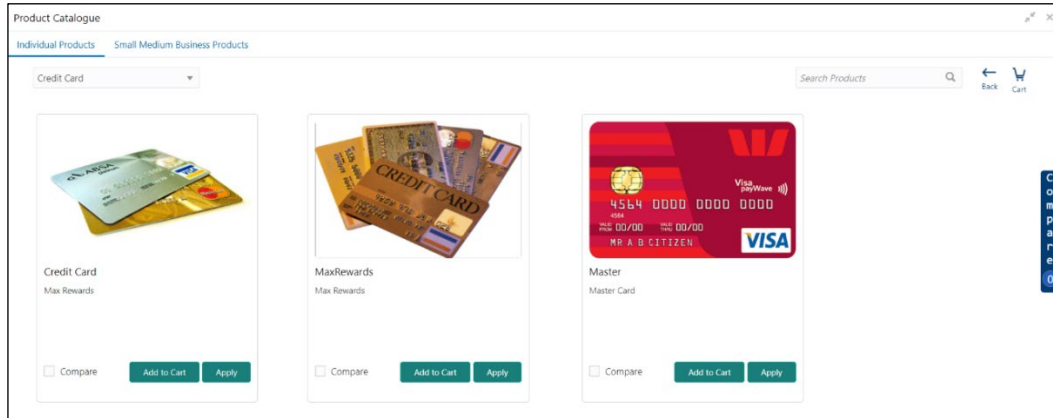
**Figure 10: Term Deposits – Small and Medium Business (SMB)**



6. On **Product Catalogue – Individual Products** screen, click **Credit Card**.

→ The **Credit Card** screen is displayed.

**Figure 11: Credit Card**



7. Select the specific business product.

The system displays product images of the specific product. Product image will have the following details:

- Product Image
  - Business Product Name
  - Short description of the Product
8. Click **Add to Cart** to add the selected product to the cart. The system allows to add any one variant of the business product under a product type to be added.
9. Click **Apply Now** to initiate the application for the selected business product.

## 2.2.3 Product Details

The Product Details screen displays all the product attributes for the selected business product.

Specify **User Id** and **Password**, and login to **Home screen**.

1. From **Home screen**, click **Retail Banking**. Under **Retail Banking**, click **Operations**.

2. Under **Operations**, click **Product Catalogue**.

→ The **Product Catalogue** screen is displayed.

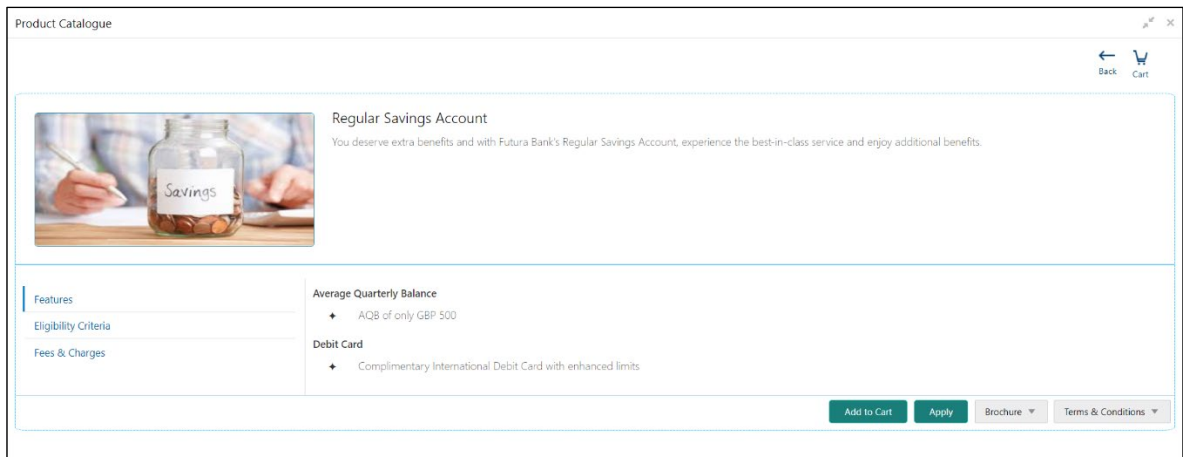
3. Select the product type and select the specific business product.

### Prerequisite

Only if **Product Type** is selected as Savings Accounts.

→ The **Savings Account Product Details** screen is displayed.

**Figure 12: Savings Account Product Details**

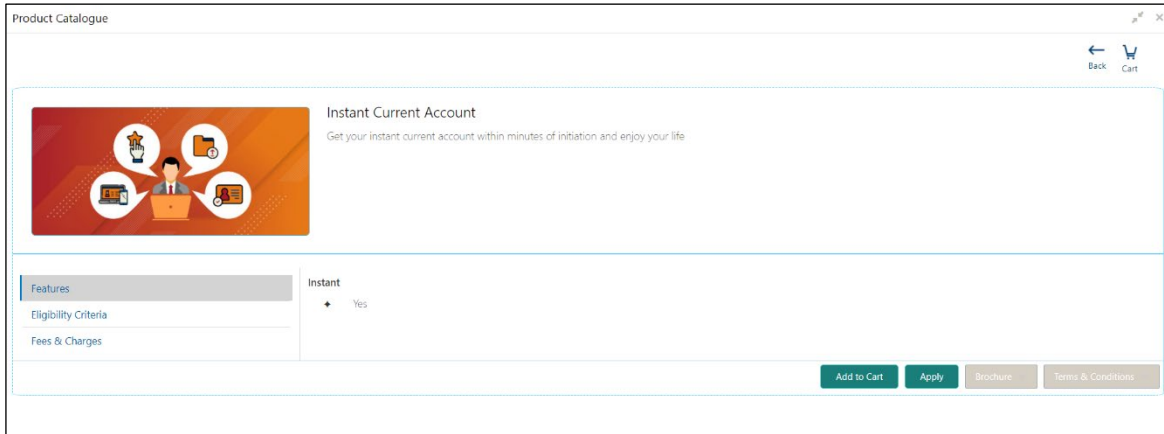


**Prerequisite**

Only if **Product Type** is selected as Current Accounts.

→ The **Current Account Product Details** screen is displayed.

**Figure 13: Current Account Product Details**

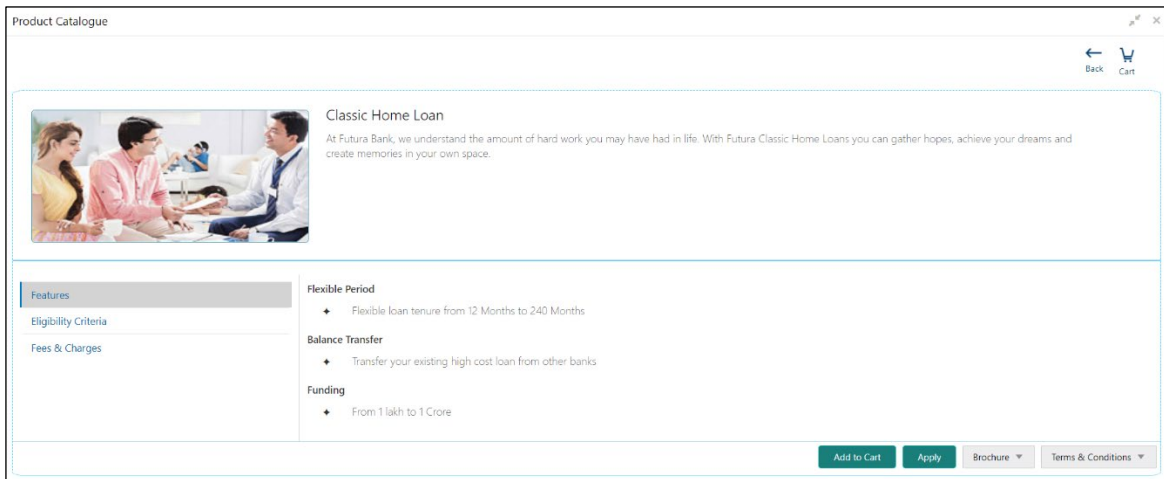


**Prerequisite**

Only if **Product Type** is selected as Loans.

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

**Figure 14: Loan Account Product Details**



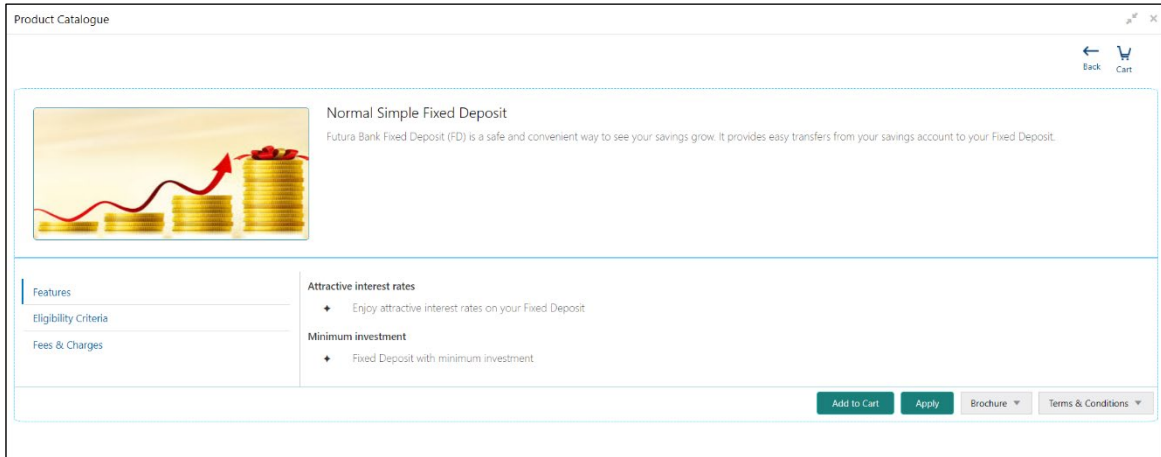


**Prerequisite**

Only if **Product Type** is selected as Term Deposit.

→ The **Term Deposit Product Details** screen is displayed.

**Figure 15: Term Deposit Product Details**

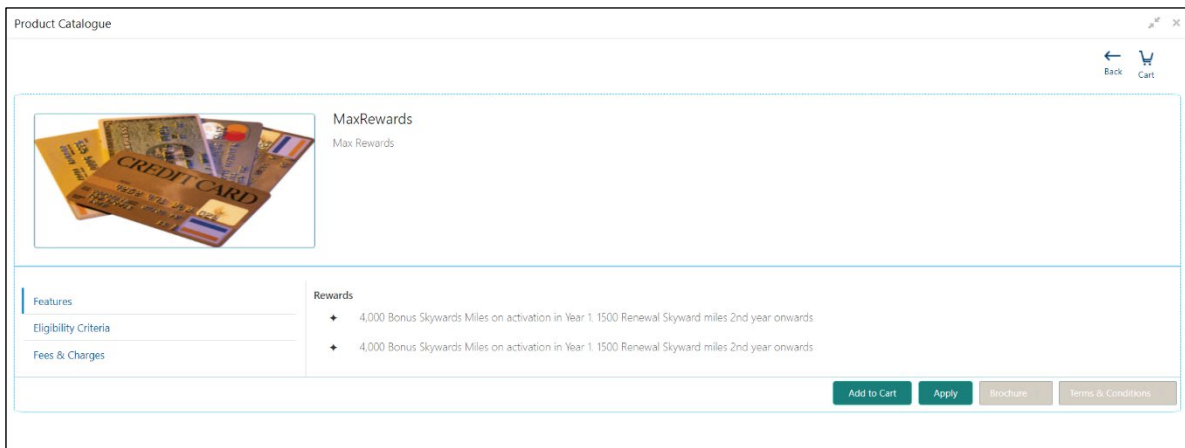


**Prerequisite**

Only if **Product Type** is selected as Credit Card.

→ The **Credit Card Product Details** screen is displayed.

**Figure 16: Credit Card Product Details**



For more information on fields displayed on the screens, refer to the field description table below.

**Table 4: Product Details – Field Description**

| <b>Field</b>                  | <b>Description</b>   |
|-------------------------------|--|
| <b>Product Image</b>          | Displays the product image.  |
| <b>Business Product Name</b>  | Displays the business product name.  |
| <b>Product Description</b>    | Displays a short description of the business product.  |
| <b>Features</b>               | The various features updated for the business product are displayed. The system can display multiple statements for a feature name.              |
| <b>Eligibility Criteria</b>   | The various eligibility criteria updated for the business product is displayed. The system can display multiple statements for eligibility name. |
| <b>Fees &amp; Charges</b>     | The various Fees & Charges updated for the business product is displayed. The system can display multiple statements for fee & charges name.     |
| <b>Add to Cart</b>            | It allows to add the selected product to the cart.   |
| <b>Apply Now</b>              | It allows to initiate the origination process for the selected product directly.   |
| <b>Brochure</b>               | It allows to view or download the product brochure.  |
| <b>Terms &amp; Conditions</b> | It allows to view or download the Terms & Condition document for the business product.   |

## 2.2.4 Compare Products

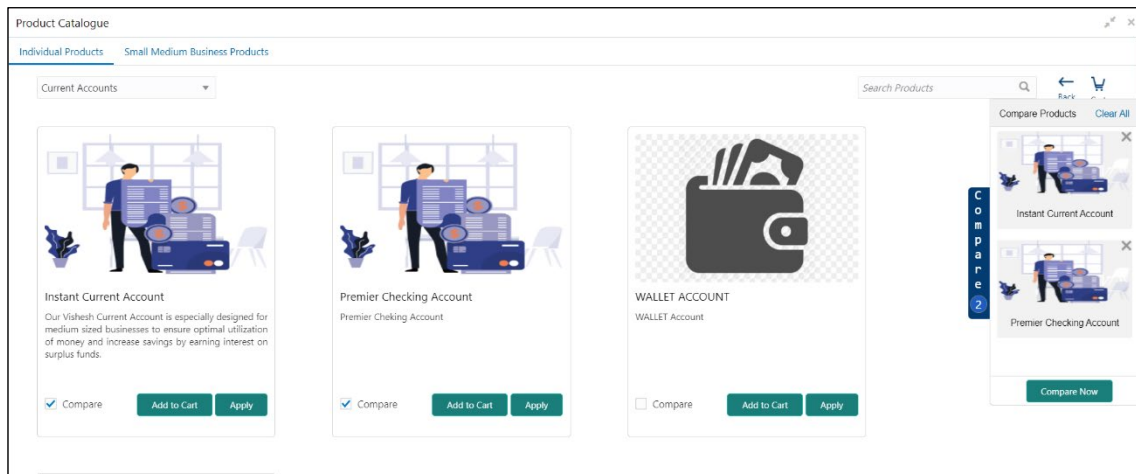
The **Compare Products** screen allows to compare the product attributes for the selected products. The system allows only three products to compare under the same product type. This feature is available for both the customer types where the relevant business products can be compared.

### Prerequisite

Specify **User Id** and **Password**, and login to **Home screen**.

1. From **Home screen**, click **Retail Banking**. Under **Retail Banking**, click **Operations**.
2. Under **Operations**, click **Product Catalogue**.
  - The **Product Catalogue** screen is displayed.
3. Select the product type. Select **Compare** checkbox to select the business products.
  - The **Compare Products** Pop-up is displayed with the selected business products.

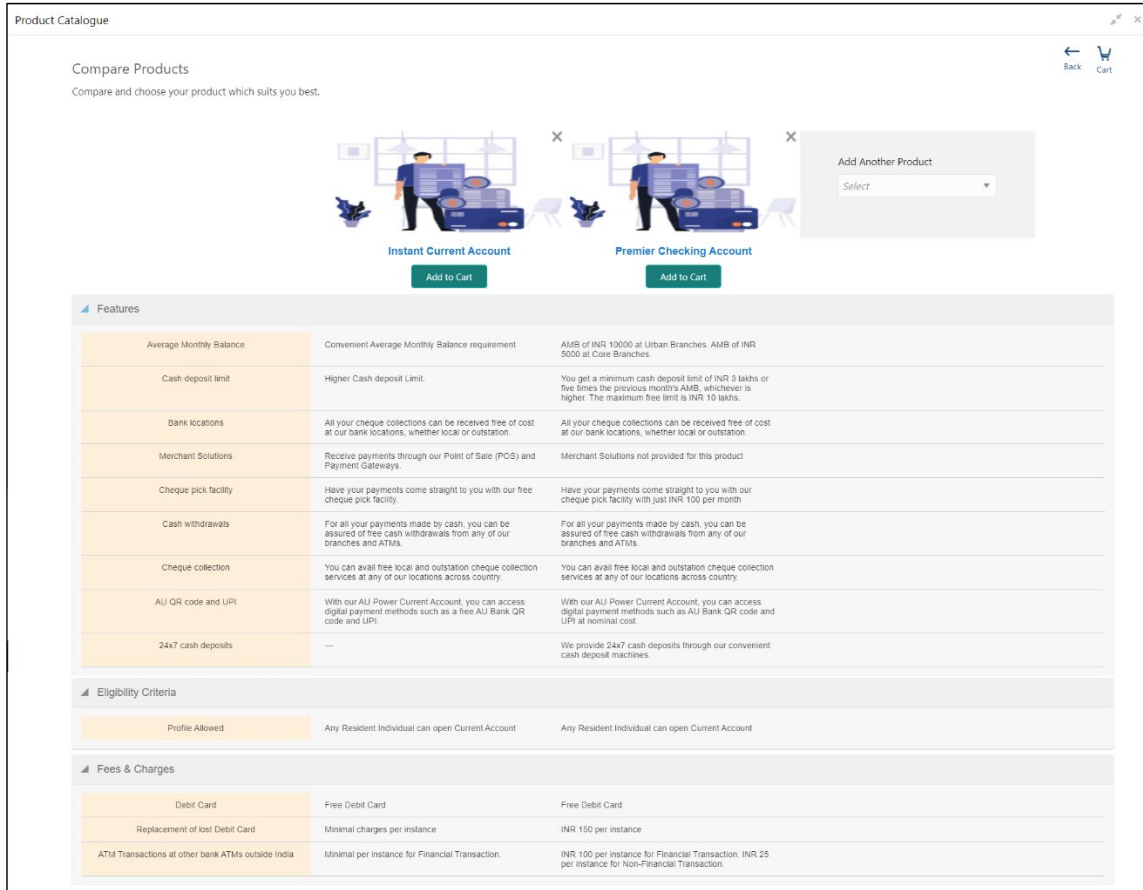
**Figure 17: Compare Products Pop-up**



4. Click **Compare Now**.

→ The **Compare Products** screen is displayed.

**Figure 18: Compare Products**



For more information on fields displayed on the screens, refer to the field description table below.

**Table 5: Compare Products – Field Description**

| Field                 | Description  |
|-----------------------|--|
| Product Image         | Displays the product image.  |
| Business Product Name | Displays the business product name.  |
| Add to Cart           | It allows to add the selected product to the cart.   |
| Features              | The various features updated for the business product is displayed. The system can display multiple statements for a feature name. |

| <b>Field</b>                | <b>Description</b>   |
|-----------------------------|--|
| <b>Eligibility Criteria</b> | The various eligibility criteria updated for the business product is displayed. The system can display multiple statements for eligibility name. |
| <b>Fees &amp; Charges</b>   | The various Fees & Charges updated for the business product is displayed. The system can display multiple statements for fee & charges name.     |
| <b>Add Another Product</b>  | Select the available product from the drop-down list to add another product to the compare products list.  |

## 2.2.5 Cart Operations

The cart allows to add single or multiple products and initiate origination process for the selected product or products respectively. The system allows to add only one product variant for the following product types:


- Savings Account
- Current Account
- Term Deposit
- Credit Card
- Home Loan
- Personal Loan
- Education Loan
- Vehicle Loan


The user will not be able to select two different home loan products or two different savings account products in a single application.

### Prerequisite

Specify **User Id** and **Password**, and login to **Home screen**.

1. From **Home screen**, click **Retail Banking**. Under **Retail Banking**, Click **Operations**.
2. Under **Operations** click **Product Catalogue**.  
→ The **Product Catalogue** screen is displayed.
3. Select the product type and select the specific business product.
4. Click **Add to Cart** for the selected business product.

The selected product has been added to the cart and the  icon displays the number of products available in the cart.

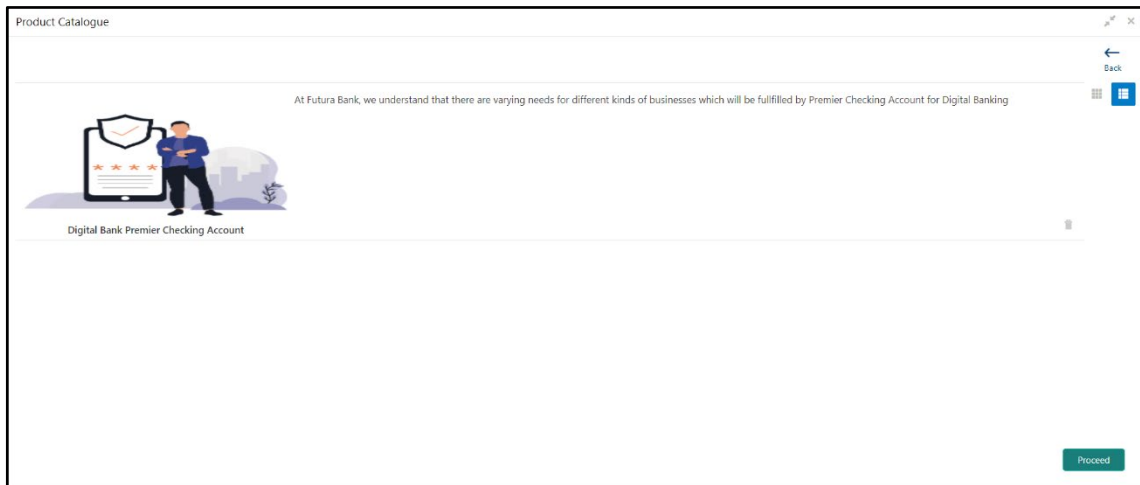
5. Click  icon on the top right side.


### Prerequisite


The cart has single product.

→ The **Cart** screen is displayed.

**Figure 19: Cart Screen with Single Product**



6. In this example, we are going to originate a multiproduct application and will select a Home Loan Product also in the cart.
7. Click **Add to Cart** and the system will provide an alert that the selected product has been added to the cart and the  icon will display the number of products available in the cart.

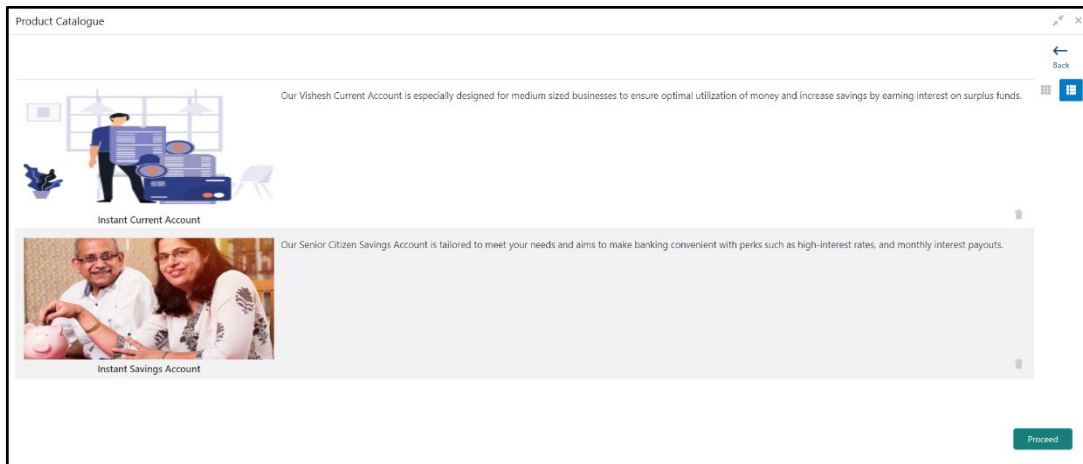
- Click  icon on the top right side.

**Prerequisite**

The cart has multiple products.

→ The **Cart** screen is displayed.

**Figure 20: Cart Screen with Multiple Products**



- Click **Proceed** to initiate origination for the selected product or click **Back** on the top left side to go back to the **Product Details** screen and then back to the **Product Catalogue** screen to select another business product.



## 2.3 Application Initiation

Application Initiation is the first step in the origination process. The process allows swift origination of single product or multiple Products with minimum and apt data capture.

The system automatically triggers the Initiate Application process and generates an Application Reference number. The three-panel screen displays the Application Numbers in the header, while the data segments for this stage is made available on the left-hand side widget. The central panel is where the user will be able to view or capture the details for the specific data segment.

1. Click **Apply Now** from **Product Details** screen or click **Proceed** from **Cart** screen.

The Application Initiation process has only one stage called Initiation and has the following reference data segments:

- [2.3.1 Customer Information](#)
- [2.3.2 Product Details](#)
- [2.3.3 Summary](#)

## 2.3.1 Customer Information

The Application Initiation process starts with the Customer Information data segment, which allows capturing the customer-related information for the application.

### Prerequisite

Specify **User Id** and **Password**, and login to **Home screen**.

1. From **Home screen**, click **Retail Banking**. Under **Retail Banking**, click **Operations**.
2. Under **Operations**, click **Product Catalogue**.

→ The **Product Catalogue** screen is displayed.

3. Click the product type and select the product and click **Proceed**.

If the **Customer Type** is selected as **Individual**.

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

**Figure 21: Customer Information - Individual**


4. Specify the details in the relevant data fields. The fields which are marked with asterisk are mandatory. For more information on fields, refer to the field description table below.

**Table 6: Customer Information - Individual – Field Description**

| <b>Field</b>               | <b>Description</b>   |
|----------------------------|--|
| <b>Customer Type</b>       | Displays the customer type based on the product selected.  |
| <b>Ownership</b>           | <p>Select the ownership from the drop-down list. Available options are:</p> <ul style="list-style-type: none"> <li>• <b>Single</b></li> <li>• <b>Joint</b></li> </ul> <p>In case of Joint ownership selected, panel for updating details for 2nd applicant is populated. <b>Add Applicant</b> is also enabled to allow adding additional applicants to the account.</p> <p>For Credit Card product, Joint ownership is not supported.</p> <p>By default, the system displays the ownership selected in the Application Initiate stage.</p> |
| <b>Number of Applicant</b> | Displays the number of applicants added for the account. It gets auto calculated based on the number of applicants that are added by <b>Add applicant</b> .  |
| <b>Applicant Name</b>      | Displays the name of the applicant.  |
| <b>Date of Birth</b>       | Displays the date of birth of the applicant.   |
| <b>E-mail</b>              | Displays the E-mail ID of the applicant.   |
| <b>Mobile Number</b>       | Displays the mobile number of the applicant.   |
| <b>Phone Number</b>        | Displays the phone number of the applicant.  |
| <b>Last Updated On</b>     | <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>   |

| <b>Field</b>               | <b>Description</b>   |
|----------------------------|--|
| <b>Edit</b>                | <p>Click <b>Edit</b> icon to modify the existing customer details and address details.</p> <p>Click <b>Save</b> icon to save the modified details and click <b>Cancel</b> to cancel the modifications.</p> <p><b>Edit</b> will be visible only for existing customers.</p> |
| <b>Existing Customer</b>   | Select to indicate if customer is existing customer.   |
| <b>CIF Number</b>          | Search and select the CIF number.  |
| <b>Primary Customer</b>    | Switch for primary customer is always on for First Applicant.  |
| <b>Title</b>               | Select the title of the applicant from the drop-down list.   |
| <b>First Name</b>          | Specify the first name of the applicant.   |
| <b>Middle Name</b>         | Specify the middle name of the applicant.  |
| <b>Last Name</b>           | Specify the last name of the applicant.  |
| <b>Gender</b>              | Specify the Gender of the applicant from the drop-down list.   |
| <b>Date of Birth</b>       | Select the date of birth of the applicant.   |
| <b>Resident Status</b>     | <p>Select the residential status of the applicant from the drop-down list.</p> <p>Available options are:</p> <ul style="list-style-type: none"> <li>• <b>Resident</b></li> <li>• <b>Non-Resident</b></li> </ul>  |
| <b>County of Residence</b> | Search and select the country code of which the applicant is a resident.   |
| <b>Birth Country</b>       | Search and select the country code where the applicant has born.   |
| <b>Nationality</b>         | Search and select the country code where the applicant has nationality.  |
| <b>Citizenship By</b>      | Search and select the country code for which the applicant has citizenship.  |

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

| Field               | Description   |
|---------------------|---|
| <b>Address</b>      | <p>Displays the address details.</p> <p>Click on the top right side of the Address Tile.</p> <p><b>View</b> – Click <b>View</b> to view the address details of an existing customer.</p> <p><b>Edit</b> - Click <b>Edit</b> to update the address details of an existing customer.</p> <p><b>Delete</b> – Click <b>Delete</b> to delete the address of an existing customer.</p> <p><b>Edit</b> and <b>Delete</b> option are enabled for existing customer post click of Edit from the header.</p> <p>To add multiple addresses of the applicant, click  icon on the <b>Address</b> to add additional addresses.</p> |
| <b>Address Type</b> | <p>Select the address type for the applicant from the drop-down list.</p> <ul style="list-style-type: none"> <li>• Permanent Address</li> <li>• Residential Address</li> <li>• Communication Address</li> <li>• Office Address</li> </ul> <p>One of the address types must be Communication Address.</p>  |
| <b>Building</b>     | Specify the house or office number, floor and building details.   |
| <b>Street</b>       | Specify the street.   |
| <b>Locality</b>     | Specify the locality name of the address.   |
| <b>City</b>         | Specify the city.   |
| <b>State</b>        | Specify the state.  |
| <b>Country</b>      | Specify the country code.   |
| <b>Zip Code</b>     | Specify the zip code of the address.  |
| <b>E-mail</b>       | Specify the E-mail address of the applicant.  |

| Field                   | Description   |
|-------------------------|---|
| <b>Mobile</b>           | Specify the ISD code and the mobile number of the applicant.  |
| <b>Phone</b>            | Specify the ISD code and the phone number of the applicant.   |
| <b>Back</b>             | Click <b>Back</b> to navigate to the previous data segment within a stage.  |
| <b>Next</b>             | <p>Click <b>Next</b> 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> |
| <b>Save &amp; Close</b> | Click <b>Save &amp; Close</b> 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.   |
| <b>Cancel</b>           | Click <b>Cancel</b> to close the application without saving.  |

If the **Customer Type** is selected as **Small and Medium Business (SMB)**.

→ The **Customer Information - Small and Medium Business (SMB)** screen is displayed.

**Figure 22: Customer Information – Small and Medium Business (SMB)**


- Specify the details in the relevant data fields. The fields which are marked with asterisk are mandatory. For more information on fields, refer to the field description table below.

**Table 7: Customer Information – Small and Medium Business (SMB) – Field Description**

| Field                       | Description   |
|-----------------------------|---|
| <b>Customer Type</b>        | Displays the customer type based on the product selected.   |
| <b>Doing Business As</b>    | Displays the business name of the SMB customer.   |
| <b>Registration Number</b>  | Displays the registration number of the business.   |
| <b>Date of Registration</b> | Displays the registration date of the business.   |
| <b>Last Updated On</b>      | Displays the date on which the financial details of an existing applicant was last updated.<br><br>For a new applicant, it will remain blank. |



| Field                            | Description  |
|----------------------------------|--|
| <b>Edit</b>                      | <p>Click <b>Edit</b> to modify the existing customer details and address details.</p> <p>Click <b>Save</b> to save the modified details and click <b>Cancel</b> to cancel the modifications.</p> <p><b>Edit</b> will be visible only for existing customers.</p> |
| <b>Existing Customer</b>         | Select to indicate if customer is existing customer.   |
| <b>CIF Number</b>                | Search and select the CIF number.  |
| <b>Doing Business As</b>         | Specify the name of the business.  |
| <b>Registration Number</b>       | Specify the registration number of the business.   |
| <b>Date of Registration</b>      | Select the registration date of the business.  |
| <b>Country of Registration</b>   | Search and select the country code where the business is registered.   |
| <b>SMB Classification</b>        | <p>Select the SMB Classification from the dropdown list.</p> <p>Available options are:</p> <ul style="list-style-type: none"> <li>• <b>Micro</b></li> <li>• <b>Small</b></li> <li>• <b>Medium</b></li> </ul>   |
| <b>Customer Category</b>         | Search and select the customer category.   |
| <b>SMB Registration Number</b>   | Specify the SMB registration number.   |
| <b>Tax Identification Number</b> | Specify the tax identification number of the SMB customer.   |
| <b>Goods and Service Tax ID</b>  | Specify the goods and service tax ID.  |

| Field                          | Description   |
|--------------------------------|---|
| <b>Business License</b>        | Specify the business license.   |
| <b>Preferred Language</b>      | Select the preferred language.  |
| <b>Preferred Currency</b>      | Select the preferred currency.  |
| <b>Relationship Manager ID</b> | Specify the relationship manager ID.  |
| <b>Upload Logo</b>             | Click <b>Upload Logo</b> button to upload the logo for the business.  |
| <b>Address</b>                 | <p>Displays the address details.</p> <p>Click on the top right side of the Address Tile.</p> <p><b>View</b> – Click <b>View</b> to view the address details of an existing customer.</p> <p><b>Edit</b> - Click <b>Edit</b> to update the address details of an existing customer.</p> <p><b>Delete</b> – Click <b>Delete</b> to delete the address of an existing customer.</p> <p>Edit and Delete option are enabled for existing customer post click of Edit from the header.</p> <p>To add multiple addresses of the applicant, click  icon on the <b>Address</b> to add additional addresses.</p> |

| Field               | Description  |
|---------------------|--|
| <b>Address Type</b> | Select the address type for the applicant from the drop-down list. <ul style="list-style-type: none"> <li>• Permanent Address</li> <li>• Residential Address</li> <li>• Communication Address</li> <li>• Office Address</li> </ul> One of the address types must be Communication Address. |
| <b>Building</b>     | Specify the house or office number, floor and building details.  |
| <b>Street</b>       | Specify the street.  |
| <b>Locality</b>     | Specify the locality name of the address.  |
| <b>City</b>         | Specify the city.  |
| <b>State</b>        | Specify the state.   |
| <b>Country</b>      | Specify the country code.  |
| <b>Zip Code</b>     | Specify the zip code of the address.   |
| <b>E-mail</b>       | Specify the E-mail address of the applicant.   |
| <b>Mobile</b>       | Specify the ISD code and the mobile number of the applicant.   |
| <b>Phone</b>        | Specify the ISD code and the phone number of the applicant.  |
| <b>Back</b>         | Click <b>Back</b> to navigate to the previous data segment within a stage.   |

| Field                   | Description   |
|-------------------------|---|
| <b>Next</b>             | <p>Click <b>Next</b> 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> |
| <b>Save &amp; Close</b> | <p>Click <b>Save &amp; Close</b> 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>  |
| <b>Cancel</b>           | <p>Click <b>Cancel</b> to close the application without saving.</p>   |

## 2.3.2 Product Details

The Product Details data segment allows capturing the product or products related information for the application.

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

### Prerequisite

Only If **Product Type** is selected as Savings or Loan or Current Account or Term Deposit.

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

**Figure 23: Product Details (Savings Account)**

The screenshot displays the 'Product Details' screen for a 'Savings Account'. The interface includes a top navigation bar with 'Customer 360', 'Remarks', 'Documents', and 'Advices'. A left sidebar shows 'Customer Information' and 'Product Details' (selected). The main content area is divided into sections:

- Account Type:** Savings Account
- Business Product Name:** Max Savings Account
- Account Branch:** 000
- Account Currency:** GBP
- Application Date:** 26/03/20
- Overdraft Requested:** (Toggle switch)
- Fund the Account:** (Toggle switch)
- Fund By:** Other Bank Cheque
- Transaction Reference No:** (Text field)
- Amount:** GBP
- Value Date:** 26 Mar 2020
- Cheque Number:** (Text field)
- Cheque Date:** (Date field)
- GL Account Number:** (Text field with search icon)
- GL Account Description:** (Text field)
- Application Date:** 26 Mar 2020
- Application Priority:** Low, Medium (selected), High
- Sourced By:** DOUSER1

Buttons at the bottom include 'Add', 'Back', 'Next', 'Save & Close', and 'Cancel'. An 'Application' button is located in the bottom right corner of the main form area.

Figure 24: Product Details (Current Account)

The screenshot shows the 'Product Details' form for a 'Current Account'. The 'Business Product Name' is 'Premier Checking Account'. The form includes fields for 'Account Branch' (000), 'Account Currency' (GBP), 'Application Date' (26/03/20), and 'Overdraft Requested' (checked). There are sections for 'Fund The Account' with fields for 'Fund By' (Other Bank Cheque), 'Amount' (GBP), 'Value Date' (26 Mar 2020), 'Cheque Number', 'Cheque Date', 'GL Account Number', and 'GL Account Description'. At the bottom, there are fields for 'Application Date' (26 Mar 2020), 'Application Priority' (Medium), and 'Sourced By' (DOCUSER1). The interface includes a navigation menu on the left, a top toolbar with 'Customer 360', 'Remarks', 'Documents', and 'Advice', and a bottom toolbar with 'Audit', 'Back', 'Next', 'Save & Close', and 'Cancel'.

Figure 25: Product Details (Term Deposit)

The screenshot shows the 'Product Details' form for a 'Term Deposit Account'. The 'Business Product Name' is 'Normal Simple Fixed Deposit'. The form includes fields for 'Account Branch' (000), 'Account Currency' (GBP), 'Term Deposit Amount' (£1,234.00), and 'Term Deposit Tenure' (3 months). A 'Compute' button is present. Below, there are fields for 'Interest Rate' (3.5), 'Interest Amount' (GBP136.00), and 'Maturity Amount' (GBP1,370.00). The 'Fund The Account' section includes 'Fund By' (Other Bank Cheque), 'Value Date' (26 Mar 2020), 'Cheque Number', 'Cheque Date', 'GL Account Number', and 'GL Account Description'. The 'Deposit Type' is 'Simple Term Deposit', 'Interest Payout' is 'Monthly', and 'Interest Payout Mode' is 'External Account'. The 'External Account Transfer Interest' section includes 'BIC Code' (CITIUS33PBG), 'Bank' (CITI), 'Branch' (PBS), 'Account Holder Name' (XYZ), 'External Account Number' (CF138762), and 'Maturity Instruction' (Renew Principal Only). At the bottom, there are fields for 'Application Date' (26 Mar 2020), 'Application Priority' (Medium), and 'Sourced By' (DOCUSER1). The interface includes a navigation menu on the left, a top toolbar with 'Customer 360', 'Remarks', 'Documents', and 'Advice', and a bottom toolbar with 'Audit', 'Back', 'Next', 'Save & Close', and 'Cancel'.

**Figure 26: Product Details (Loan Product)**

The screenshot shows a web application interface for 'Product Details' of a loan product. The header includes 'Initiate - 000APP00004346' and navigation icons for Customer 360, Remarks, Documents, and Advice. The main content area is divided into sections: 'Account Type' (Personal Loan) and 'Business Product Name' (Small Personal Loan). Below this, there's a promotional banner for Futura Bank Xpress. The form fields include:
 

- Account Branch: 000
- Account Currency: GBP
- Purpose of Loan: (empty text area)
- Loan Tenure: YY, MM, DD
- Estimated Cost: (empty text area)
- Customer Contribution: (empty text area)
- Loan Amount: GBP0.00
- Application Date: 26 Mar 2020
- Application Priority: Low, Medium (selected), High
- Sourced By: DOUCSER1

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

**Figure 27: Product Details (Credit Card)**

The screenshot shows a web application interface for 'Product Details' of a credit card. The header includes 'Initiate - 000APP00001320' and navigation icons for Customer 360, Remarks, Documents, and Advice. The main content area is divided into sections: 'Card Type' (Retail Credit Card) and 'Business Product Name' (SBI Credit Card). Below this, there's a promotional banner for SBI Credit Card. The form fields include:
 

- Card Currency: GBP
- Credit Card Limit: (empty text area)
- Maximum Card Limit: GBP100,000,000.00
- Application Date: 26 Mar 2020
- Application Priority: Low, Medium (selected), High
- Sourced By: BHARAT2

 At the bottom, there are buttons for 'Audit', 'Back', 'Next', 'Save & Close', and 'Cancel', along with an 'Application' button.

- Specify the details in the relevant data fields. The fields which are marked with asterisk are mandatory. For more information on fields, refer to the field description table below.

**Table 8: Product Details – Field Description**

| Field   | Description  |
|---|--|
| <b>Savings &amp; Current Account Products</b> | Displays the details about savings and current account product.                            |
| <b>Account Type</b>                           | Displays the account type based on the product selected in the Product Catalogue.          |
| <b>Business Product Name</b>                  | Displays the business product name based on the product selected in the Product Catalogue. |

| <b>Field</b>               | <b>Description</b>  |
|----------------------------|---|
| <b>Product Image</b>       | Displays the business product image.  |
| <b>Product Description</b> | Displays the short description captured for the product in Business Product configuration.  |
| <b>Account Branch</b>      | Specify the account branch. By default, user logged-in branch is displayed.<br><br>This field is mandatory.   |
| <b>Account Currency</b>    | Select the currency from the drop-down list, if required. Available options in the drop-down list are based on the currency allowed for the selected business product. By default, the base currency of user logged-in branch is displayed.<br><br>This field is mandatory. |
| <b>Application Date</b>    | Displays the application date.  |
| <b>Overdraft Requested</b> | Select to indicate if overdraft is required.  |
| <b>Fund the Account</b>    | Select to indicate if Initial Funding has been taken for the Account Opening.<br><br>Currently Initial Funding through Cash is only allowed. Select Cash from the drop-down.<br><br>This field is conditional mandatory.  |
| <b>Application</b>         | Click <b>Application</b> to capture the required details and automate the <b>Application Entry</b> stage.<br><br><b>Note:</b> This button will not appear if the bank has disabled at the Property table.   |
| <b>Loan Products</b>       | <b>Displays the details about loan products.</b>  |
| <b>Account Type</b>        | Displays the account type based on the product selected in the Product Catalogue.   |



| Field                        | Description   |
|------------------------------|---|
| <b>Business Product Name</b> | Displays the business product name based on the product selected in the Product Catalogue.  |
| <b>Image</b>                 | Displays the business product image.  |
| <b>Product Description</b>   | Displays the short description captured for the product in the Business Product configuration.  |
| <b>Account Branch</b>        | By default, the logged-in user's home branch is displayed. Search and select the account branch from the branch list.   |
| <b>Loan Tenure</b>           | <p>Select the loan tenure in year, months and days.</p> <p>The system will validate the minimum and maximum tenure for the selected currency.</p> <p>This field is mandatory.</p>   |
| <b>Account Currency</b>      | <p>Select the currency from the drop-down list, if required. Available options in the drop-down list are based on the currency allowed for the selected business product. By default, the base currency of user logged-in branch is displayed. This field is mandatory.</p> |
| <b>Estimated Cost</b>        | Specify the estimated cost for the Home Project/Education or Vehicle.   |
| <b>Customer Contribution</b> | <p>Specify the margin amount contributed by the customer.</p> <p><b>NOTE:</b> Customer Contribution can be zero also.</p>   |
| <b>Loan Amount</b>           | <p>Displays the calculated loan amount.</p> <p>Loan Amount = Estimated Cost – Customer Contribution</p> <p>The system will validate the minimum and maximum loan amount.</p>  |

| <b>Field</b>                 | <b>Description</b>   |
|------------------------------|--|
| <b>Purpose of Loan</b>       | Specify the loan purpose.<br><br>This field is mandatory.  |
| <b>Term Deposit</b>          | <b>Displays the details about Term Deposit product.</b>  |
| <b>Business Product Name</b> | Displays the business product name based on the product selected in the Product Catalogue.   |
| <b>Product Image</b>         | Displays the business product image.   |
| <b>Product Description</b>   | Displays the short description captured for the product in the Business Product configuration.   |
| <b>Account Branch</b>        | By default, the logged-in user's home branch is displayed.<br>Search and select the account branch from the branch list.   |
| <b>Account Currency</b>      | Select the currency from the drop-down list, if required.<br>Available options in the drop-down list are based on the currency allowed for the selected business product. By default, the base currency of user logged-in branch is displayed.<br><br>This field is mandatory. |
| <b>Term Deposit Amount</b>   | Select the currency and specify the loan amount. Select the currency from the drop-down list.<br><br>This field is mandatory.  |
| <b>Term Deposit Tenure</b>   | Select the loan tenure in year, months and days.<br><br>This field is mandatory.   |
| <b>Compute</b>               | Click <b>Compute</b> to populate the following fields: <ul style="list-style-type: none"> <li>• Interest</li> <li>• Interest Amount</li> <li>• Maturity Amount</li> </ul>  |

| Field                         | Description   |
|-------------------------------|---|
| <b>Fund the Account</b>       | The <b>Fund the Account</b> will always be 'On' for Term Deposit.   |
| <b>Fund By</b>                | <p>Select the option from the drop-down list. Available options are:</p> <ul style="list-style-type: none"> <li>• <b>Cash</b></li> <li>• <b>Account Transfer</b></li> <li>• <b>Other Bank Cheque</b></li> </ul> <p>This field is mandatory.</p> |
| <b>Account Number</b>         | In case <b>Account Transfer</b> is selected as the <b>Fund By</b> mode, you need to update the <b>Account Number</b> . You can also search the account number by clicking the search icon.  |
| <b>Account Name</b>           | Displays the account name for the selected account number.  |
| <b>Cheque Number</b>          | <p>Specify the Cheque number.</p> <p>This field is non-mandatory for <b>Account Transfer</b> funding mode.</p> <p>This field is mandatory for <b>Other Bank Cheque</b> funding mode.</p>  |
| <b>Cheque Date</b>            | <p>Select the Cheque date.</p> <p>This field is non-mandatory for <b>Account Transfer</b> funding mode.</p> <p>This field is mandatory for <b>Other Bank Cheque</b> funding mode.</p>   |
| <b>GL Account Number</b>      | Specify the GL Account Number where the funding amount is to be credited. You can also search for GL Account Number.  |
| <b>GL Account Description</b> | Displays the GL Account Description for the GL selected.  |
| <b>Deposit Type</b>           | Displays the deposit type Simple or Reinvestment Term Deposit, based on the business product configurations.  |

| <b>Field</b>                   | <b>Description</b>   |
|--------------------------------|--|
| <b>Interest Payout</b>         | Specify if the Interest Payout is to be done Monthly or Quarterly  |
| <b>Interest Payout Mode</b>    | Specify if the Interest Payout mode is by Transfer to Account or Demand Draft or External Account.   |
| <b>Account Number</b>          | In case Account Transfer is selected as the Interest Payout mode, you need to update the Account Number. You can also search the Account Number by clicking the search icon.<br><br>This field is mandatory. |
| <b>Account Name</b>            | Displays the account name for the selected account number.   |
| <b>BIC Code</b>                | In case External Account is selected as the Maturity Payout Mode, you need to update the Account Number. You can also search the Account Number by clicking the search icon.<br><br>This field is mandatory. |
| <b>Bank</b>                    | Displays the Bank name.  |
| <b>Branch</b>                  | Displays the branch name.  |
| <b>Account Holder Name</b>     | Specify the account holder name for the external account.<br><br>This field is mandatory.  |
| <b>External Account Number</b> | Specify the external account number.<br><br>This field is mandatory.   |

| Field                        | Description   |
|------------------------------|---|
| <b>Maturity Instruction</b>  | <p>Select the maturity type from the drop-down list. Available options are:</p> <p>Available options for Simple Term Deposit are:</p> <ul style="list-style-type: none"> <li>• <b>Renew Principal</b></li> <li>• <b>Do not Renew</b></li> </ul> <p>Available options for Reinvestment Term Deposit are:</p> <ul style="list-style-type: none"> <li>• <b>Renew Principal and Interest</b></li> <li>• <b>Renew Principal Only</b></li> <li>• <b>Do not Renew</b></li> </ul> |
| <b>Maturity Payout Mode</b>  | <p>If the Maturity Instruction is selected either Do Not Renew or Renew Principal only for Reinvestment Term Deposit, you need to specify the Maturity Payout Mode. Select if the <b>Maturity Payout Mode</b> is Account Transfer or Demand Draft.</p>  |
| <b>Priority</b>              | <p>Specify the priority of the application.</p> <p>Available options are:</p> <ul style="list-style-type: none"> <li>• <b>Low</b></li> <li>• <b>Medium</b></li> <li>• <b>High</b></li> </ul>  |
| <b>Source By</b>             | <p>Displays the logged-in user's user ID and name. You can modify the user ID.</p>  |
| <b>Credit Card Products</b>  | <p><b>Displays the details about credit card product.</b></p>   |
| <b>Account Type</b>          | <p>Displays the account type based on the product selected in the Product Catalogue.</p>  |
| <b>Business Product Name</b> | <p>Displays the business product name based on the product selected in the Product Catalogue.</p>   |
| <b>Product Image</b>         | <p>Displays the business product image.</p>   |

| Field                       | Description  |
|-----------------------------|--|
| <b>Product Description</b>  | Displays the short description captured for the product in Business Product configuration.   |
| <b>Card Currency</b>        | Select the currency from the drop-down list, if required. Available options in the drop-down list are based on the currency allowed for the selected business product. By default, the base currency of user logged-in branch is displayed. This field is mandatory. |
| <b>Credit Card Limit</b>    | Select the credit card limit. Available options are: <ul style="list-style-type: none"> <li>• <b>Maximum Card Limit</b></li> <li>• <b>Requested Card Limit</b></li> </ul>  |
| <b>Maximum Card Limit</b>   | Displays the maximum card limit applicable for the selected product.<br><br>This field appears only if the Credit Card Limit is selected as Maximum Card Limit.  |
| <b>Requested Card Limit</b> | Specify the requested card limit.<br><br>This field appears only if the Credit Card Limit is selected as Requested Card Limit.   |
| <b>Application</b>          | Click <b>Application</b> to capture the required details and automate the <b>Application Entry</b> stage.<br><br><b>Note:</b> This button will not appear if the bank has disabled at the Property table.  |
| <b>Application Date</b>     | Select the current business date.  |
| <b>Application Priority</b> | Select the priority of the application.<br><br>Available options are: <ul style="list-style-type: none"> <li>• <b>Low</b></li> <li>• <b>Medium</b></li> <li>• <b>High</b></li> </ul>   |

| Field                   | Description   |
|-------------------------|---|
| <b>Sourced By</b>       | Select the logged-in user's user ID and name.   |
| <b>Audit</b>            | Displays the date and time when the specific data segment was acted upon and user information.  |
| <b>Back</b>             | Click <b>Back</b> to navigate to the previous data segment within a stage.  |
| <b>Save &amp; Close</b> | Click <b>Save &amp; Close</b> to save the data captured, provided all the mandatory fields are captured and will be available in the <b>My Task</b> list for the user to continue later.  |
| <b>Next</b>             | <p>Click <b>Next</b> 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> |
| <b>Cancel</b>           | Click <b>Cancel</b> to close the application without saving.  |

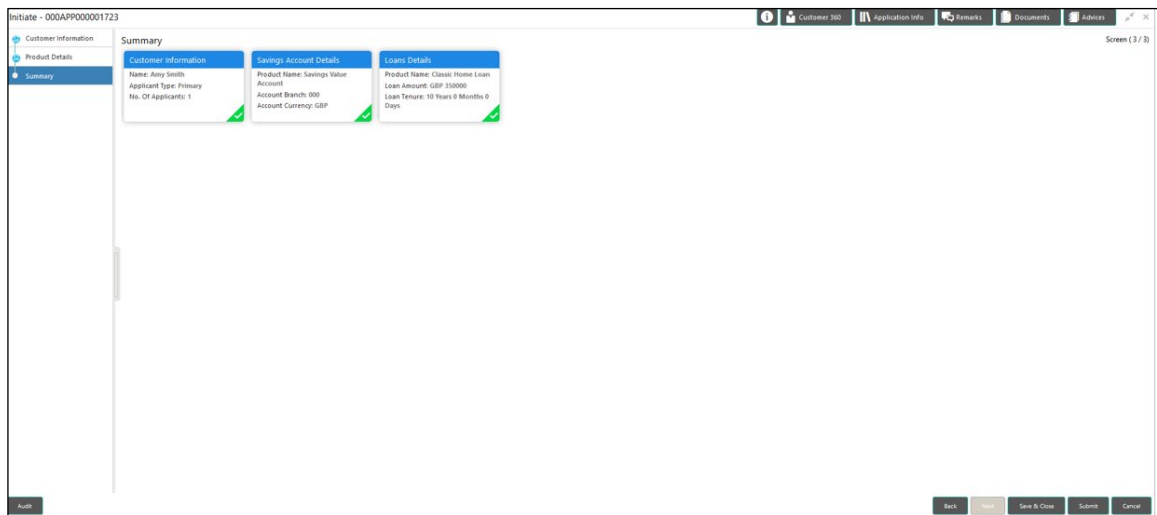
### 2.3.3 Summary

The Summary displays the tiles for all the data segments in the Application Initiation Process. The tiles display the important details captured in the specified data segment.

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

→ The **Summary** screen is displayed.

**Figure 28: 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 the field description table below.

**Table 9: Summary – Field Description**

| Data Segment                        | Description                                |
|-------------------------------------|--|
| <b>Customer Information</b>         | Displays the customer information details. |
| <b>Account Details</b>              | Displays the account details.              |
| <b>Loan Details</b>                 | Displays the loan details.                 |
| <b>Term Deposit Account Details</b> | Displays the term deposit details.         |
| <b>Credit Card Details</b>          | Displays the credit card details.          |

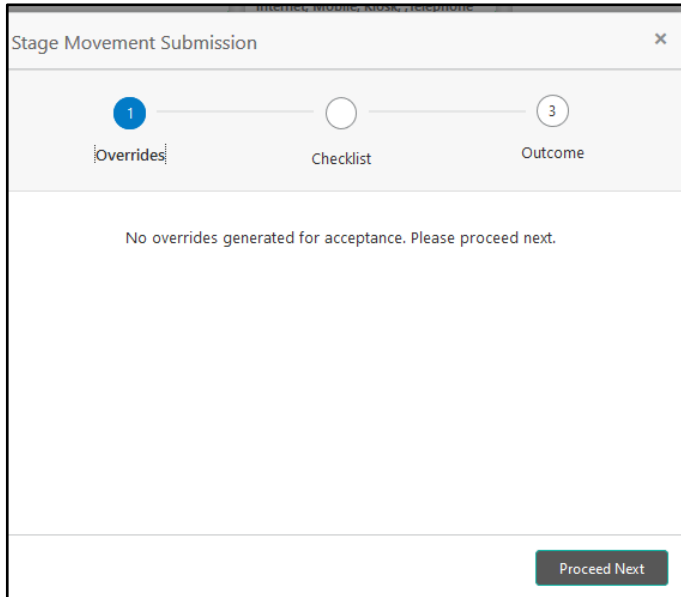


| Data Segment            | Description  |
|-------------------------|--|
| <b>Back</b>             | Click <b>Back</b> to navigate to the previous data segment within a stage.   |
| <b>Next</b>             | <p>Click <b>Next</b> to navigate to the next data segment, after successfully capturing the 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><b>NOTE:</b> User will not be able to proceed to the next data segment, without capturing the mandatory data. <b>Next</b> is deactivated in the Summary screen as the capture of data across all the data segments in this stage are completed.</p> |
| <b>Save &amp; Close</b> | Click <b>Save &amp; Close</b> 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.  |
| <b>Submit</b>           | Click <b>Submit</b> to submit the application. The system triggers the business validation to ensure the application is entitled for submission to the next stage.   |
| <b>Cancel</b>           | Click <b>Cancel</b> to close the application without saving.   |

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 29: Overrides**

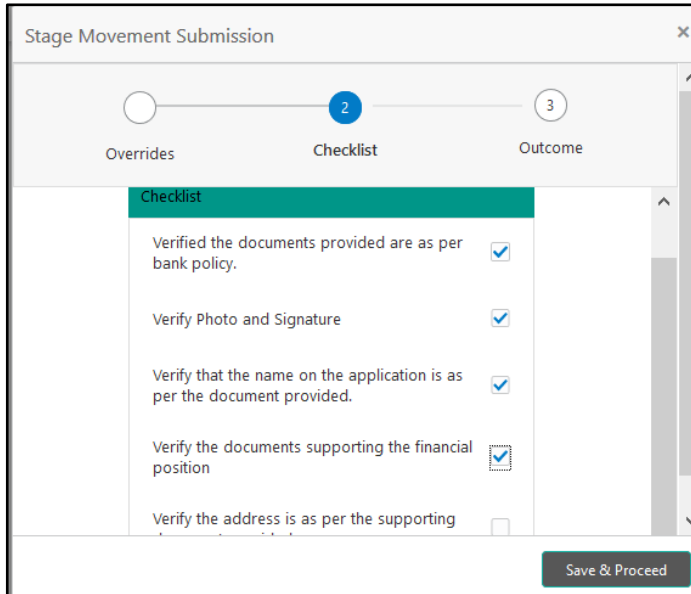


Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise.

3. Click **Proceed Next**.

→ The **Checklist** screen is displayed.

**Figure 30: Checklist**

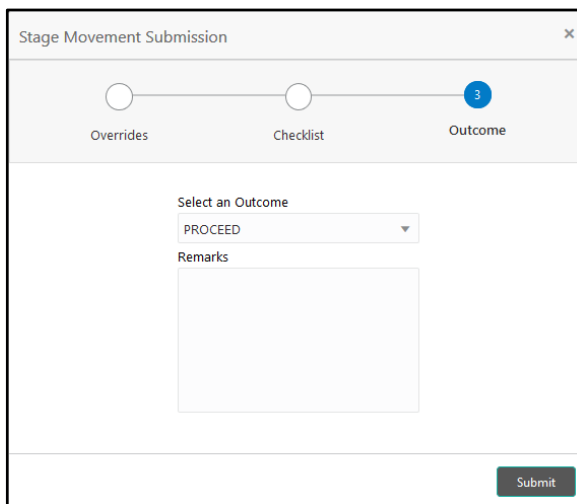


Checklist configured in the business process for the business product is displayed here. Checklist are the check points that the user has to accept having confirmed.

4. Select the checkbox to accept the checklist.
5. Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

**Figure 31: Outcome**



6. Select **Proceed** outcome from the **Select an Outcome** drop-down list. Available options:

- Proceed
- Reject By Bank

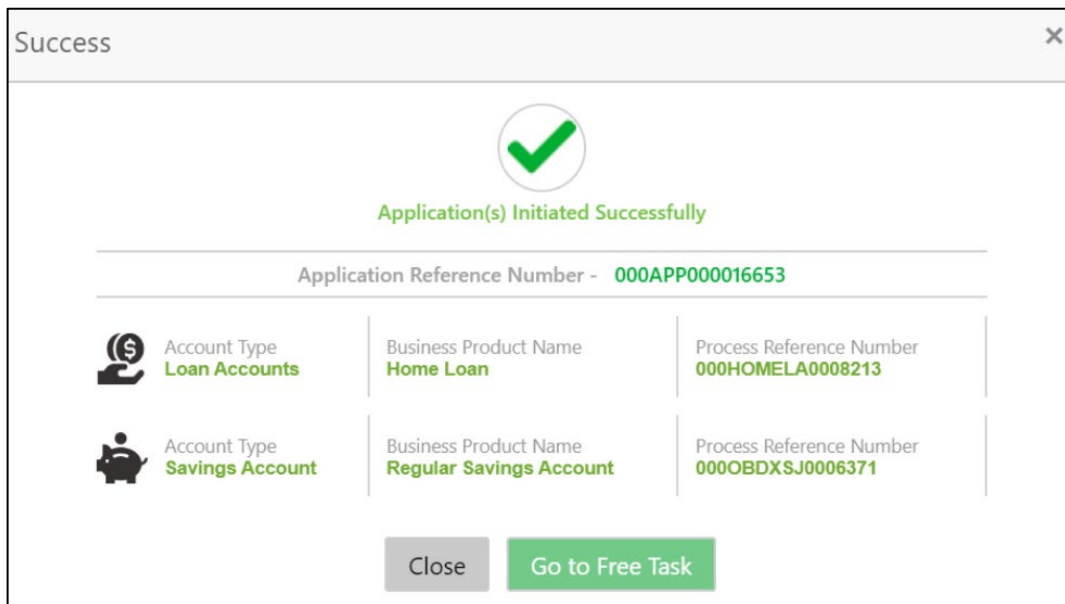
Outcomes configured in the conductor workflow for the business process is available in the dropdown list.

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

8. Click **Submit**.

→ The **Confirmation** screen is displayed.

**Figure 32: Confirmation**



On successful submission the above pop-up appears and displays the next stage in which the application has moved. Application Reference Number and the Process Reference Number is displayed. If you have access to the next stage, you would be able to view the Application number and take action on it.

Post this the origination of the lifecycle of the individual product is triggered. All the child Process Reference Number are linked to the Parent Application Reference Number and can be queried by the Application Reference Number itself.

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

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

**Figure 33: Free Tasks**

| Action                                  | Priority | Process Name               | Process Reference Number | Application Number | Stage                  | Application Date | Branch | Customer Number | Amount |
|---|----------|----------------------------|--------------------------|--------------------|------------------------|------------------|--------|-----------------|--------|
| <input type="checkbox"/> Acquire & Edit |          | Savings Retail Process ... | 000SAVLAC0001914         | 000APPO00004201    | Application Enrichment | 19-03-22         | 000    |                 |        |
| <input type="checkbox"/> Acquire & Edit |          | Loans Retail Process Ma... | 000HMLN10000898          | 000APPO00004201    | Application Entry      | 19-03-22         | 000    | 000041          |        |
| <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... | 000HMLN10000879          | 000APPO00004141    | Application Entry      | 19-03-22         | 000    |                 |        |
| <input type="checkbox"/> Acquire & Edit |          | Retail Process Manage...   | 000NITO00004097          | 000APPO00004146    | Application Initiation | 19-03-22         | 000    |                 |        |
| <input type="checkbox"/> Acquire & Edit |          | Retail Process Manage...   | 000NITO00004096          | 000APPO00004145    | Application Initiation | 19-03-22         | 000    |                 |        |
| <input type="checkbox"/> Acquire & Edit |          | Retail Process Manage...   | 000NITO00004095          | 000APPO00004144    | Application Initiation | 19-03-22         | 000    |                 |        |
| <input type="checkbox"/> Acquire & Edit |          | Retail Process Manage...   | 000NITO00004094          | 000APPO00004143    | Application Initiation | 19-03-22         | 000    |                 |        |
| <input type="checkbox"/> Acquire & Edit |          | Retail Process Manage...   | 000NITO00004093          | 000APPO00004142    | Application Initiation | 19-03-22         | 000    |                 |        |
| <input type="checkbox"/> Acquire & Edit |          | Retail Process Manage...   | 000NITO00004091          | 000APPO00004140    | Application Initiation | 19-03-22         | 000    |                 |        |

If you have access to the next stage, you would be able to view the Application number and take action on it.

## 2.4 In-Principle Approval

In-Principle Approval enables the bank user to check the eligibility of the loan by assessing the financial status and personal details of the applicant. In-Principle Approval comprised in below sections

- [2.4.1 New Request](#)
- [2.4.2 IPA Initiation](#)
- [2.4.3 IPA Approval](#)
- [2.4.4 Enquiry](#)

### 2.4.1 New Request

New Request displays the loan product types for which the IPA is supported. The supported loan product types are as follows:

- Home Loan
- Vehicle Loan

#### Prerequisite

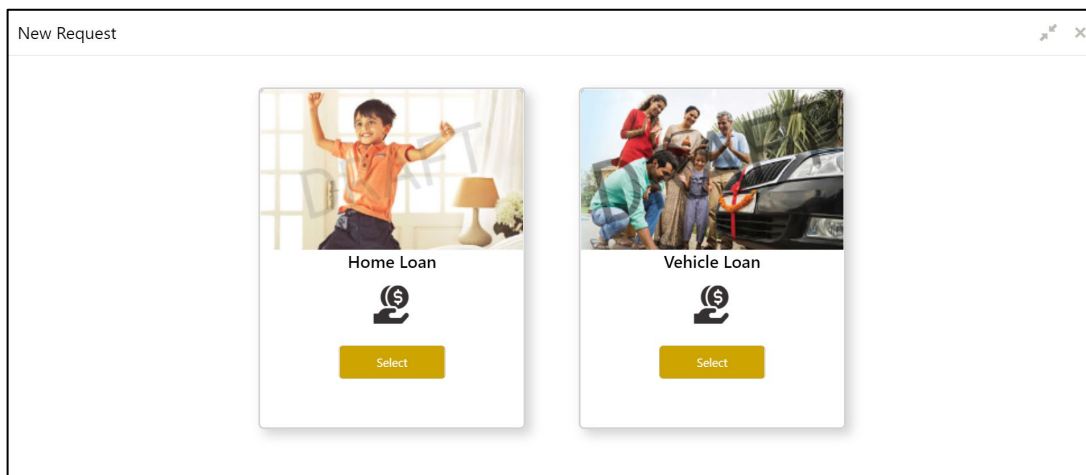
Specify **User Id** and **Password**, and login to **Home screen**.

1. From **Home screen**, click **Retail Banking**. Under **Retail Banking**, click **Operations**.

Under **Operations**, click **In-Principle Approval**. Under **In-Principle Approval**, click **New Request**.

→ The **New Request** screen is displayed.

**Figure 34: New Request**

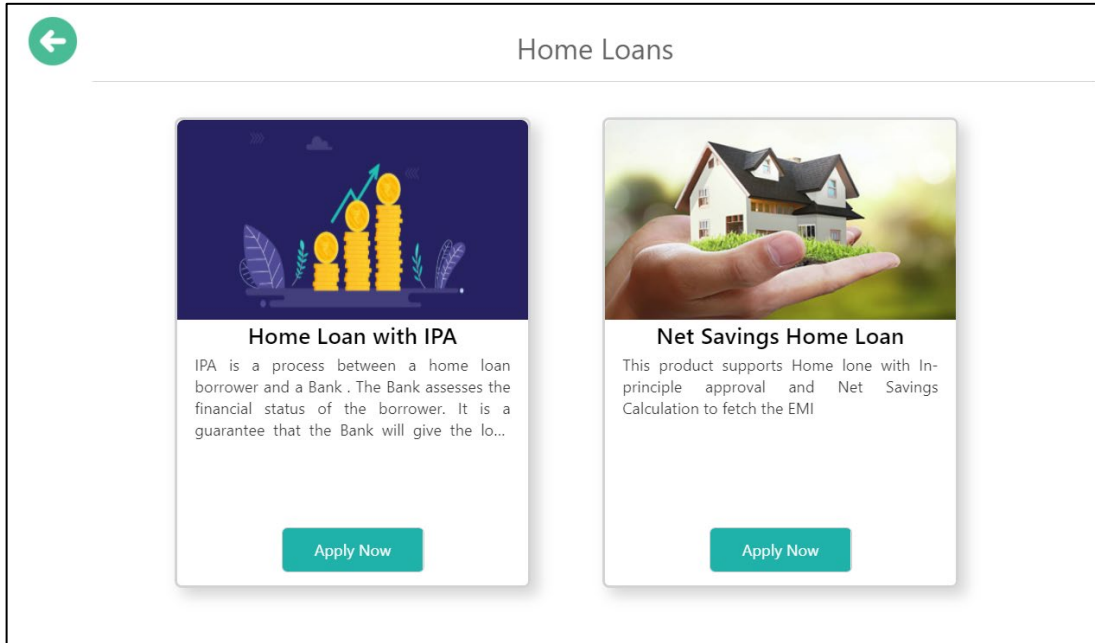


**Prerequisite**

Only if **Loan Type** is selected as Home Loans.

→ The **Home Loans** screen is displayed.

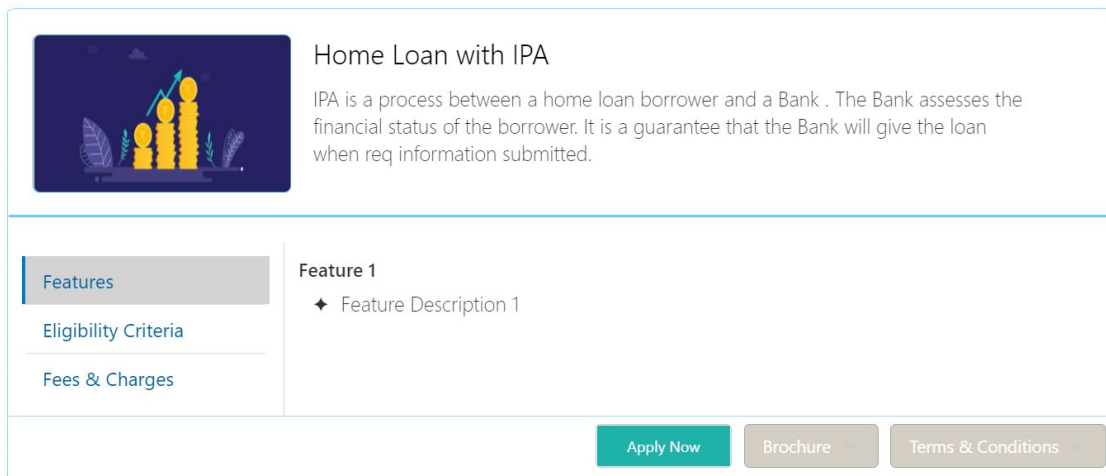
**Figure 35: Home Loans**



2. Select the product type and select the specific business product.

→ The **Home Loan with IPA Product Details** screen is displayed.

**Figure 36: Home Loans with IPA Product Details**



For more information on fields displayed on the screens, refer to the field description table below.

**Table 10: Home Loans with IPA Product Details – Field Description**

| <b>Field</b>                  | <b>Description</b>   |
|-------------------------------|--|
| <b>Product Image</b>          | Displays the product image.  |
| <b>Business Product Name</b>  | Displays the business product name.  |
| <b>Product Description</b>    | Displays a short description of the business product.  |
| <b>Features</b>               | The various features updated for the business product are displayed. The system can display multiple statements for a feature name.              |
| <b>Eligibility Criteria</b>   | The various eligibility criteria updated for the business product is displayed. The system can display multiple statements for eligibility name. |
| <b>Fees &amp; Charges</b>     | The various Fees & Charges updated for the business product is displayed. The system can display multiple statements for fee & charges name.     |
| <b>Apply Now</b>              | It allows to initiate the origination process for the selected product with IPA.   |
| <b>Brochure</b>               | It allows to view or download the product brochure.  |
| <b>Terms &amp; Conditions</b> | It allows to view or download the Terms & Condition document for the business product.   |

3. Click **Apply Now** to initiate the IPA application for the selected product with IPA.



## 2.4.2 IPA Initiation

IPA Initiation allows the bank user to initiate IPA request by capturing the required details.

The system automatically triggers the Initiate IPA request and generates an IPA Reference number. The three-panel screen displays the Application Numbers in the header, while the data segments for this stage are made available on the left-hand side widget. The central panel is where the user will be able to view or capture the details for the specific data segment.

Click **Apply Now** from Product Details screen to initiate the new IPA Request.

The IPA Initiation process has the following reference data segments:

- [2.4.2.1 Customer Information](#)
- [2.4.2.2 IPA Details](#)
- [2.4.2.3 Financial Details](#)
- [2.4.2.4 Generate IPA](#)
- [2.4.2.5 Summary](#)

### 2.4.2.1 Customer Information

The IPA Initiation process starts with the Customer Information data segment, which allows capturing the customer-related information for the application.

#### Prerequisite

Specify **User Id** and **Password**, and login to **Home screen**.

1. From **Home** screen, click **Retail Banking**. Under **Retail Banking**, click **Operations**.
2. Under **Operations**, click **In-Principle Approval**. Under **In-Principle Approval**, click **New Request**.

→ The **New Request** screen is displayed.

3. Select the product type and select the product and click **Proceed**.

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

**Figure 37: Customer Information**

4. Specify the details in the relevant data fields. The fields which are marked with asterisk are mandatory. For more information on fields, refer to the field description table below.


**Table 11: Customer Information – Field Description**

| Field                  | Description   |
|------------------------|---|
| <b>Holding Pattern</b> | Displays the holding pattern selected in the Application Initiate stage.  |
| <b>Ownership</b>       | <p>Select the ownership from the drop-down list. Available options are:</p> <ul style="list-style-type: none"> <li>• <b>Single</b></li> <li>• <b>Joint</b></li> </ul> <p>In case of Joint ownership selected, panel for updating details for 2nd applicant is populated. <b>Add Applicant</b> is also enabled to allow adding additional applicants to the account.</p> |

| Field                      | Description  |
|----------------------------|--|
|                            | <p>By default, the system displays the ownership selected in the Application Initiate stage.</p> <p>This field is mandatory.</p>   |
| <b>Number of Applicant</b> | <p>Displays the number of applicants added for the account. It gets auto calculated based on the number of applicants that are added by <b>Add applicant</b>.</p>  |
| <b>Date of Birth</b>       | <p>Displays the date of birth of the applicant.</p>  |
| <b>E-mail</b>              | <p>Displays the E-mail ID of the applicant.</p>  |
| <b>Mobile Number</b>       | <p>Displays the mobile number of the applicant.</p>  |
| <b>Phone Number</b>        | <p>Displays the phone number of the applicant.</p>   |
| <b>Last Updated On</b>     | <p>Displays the date on which the financial details of an existing applicant were last updated.</p> <p>For a new applicant, it will remain blank.</p>  |
| <b>Edit</b>                | <p>Click <b>Edit</b> to modify the existing customer details and address details.</p> <p>Click <b>Save</b> to save the modified details and click <b>Cancel</b> to cancel the modifications.</p> <p><b>Edit</b> will be visible only for existing customers.</p> |
| <b>Existing Customer</b>   | <p>Select to indicate if customer is existing customer.</p>  |
| <b>CIF Number</b>          | <p>Search and select the CIF number.</p>   |
| <b>Primary Customer</b>    | <p>Switch for primary customer is always on for First Applicant.</p>   |
| <b>Title</b>               | <p>Select the title of the applicant from the drop-down list.</p> <p>This field is mandatory.</p>  |

| <b>Field</b>               | <b>Description</b>   |
|----------------------------|--|
| <b>First Name</b>          | Specify the first name of the applicant.<br><br>This field is mandatory.   |
| <b>Middle Name</b>         | Specify the middle name of the applicant.  |
| <b>Last Name</b>           | Specify the last name of the applicant.<br><br>This field is mandatory.  |
| <b>Gender</b>              | Specify the Gender of the applicant from the drop-down list.<br><br>This field is mandatory.   |
| <b>Date of Birth</b>       | Select the date of birth of the applicant.<br><br>This field is mandatory.   |
| <b>Birth Place</b>         | Specify the birthplace of the applicant.   |
| <b>Resident Status</b>     | Select the residential status of the applicant from the drop-down list. Available options are: <ul style="list-style-type: none"> <li>• <b>Resident</b></li> <li>• <b>Non-Resident</b></li> </ul> This field is mandatory. |
| <b>County of Residence</b> | Search and select the country code of which the applicant is a resident.<br><br>This field is mandatory.   |
| <b>Birth Country</b>       | Search and select the country code where the applicant has born.   |
| <b>Citizenship By</b>      | Search and select the country code for which the applicant has citizenship.<br><br>This field is mandatory.  |

| Field                  | Description  |
|------------------------|--|
| <b>Occupation Type</b> | <p>Select the occupation type of the applicant from the drop-down list.</p> <p>This field is mandatory.</p>  |
| <b>Marital Status</b>  | <p>Select the marital status of the customer from the drop-down list. Available options are:</p> <ul style="list-style-type: none"> <li>• <b>Married</b></li> <li>• <b>Unmarried</b></li> <li>• <b>Legally Separated</b></li> <li>• <b>Widow</b></li> </ul> <p>This field is mandatory.</p>  |
| <b>ID Type</b>         | <p>Select the identification document type for the applicant from the drop-down list.</p> <p>This field is mandatory.</p>  |
| <b>Unique ID No.</b>   | <p>Specify the number of the identification document provided.</p> <p>This field is mandatory.</p>   |
| <b>Valid Till</b>      | <p>Select the valid till date of the identification document provided.</p>   |
| <b>Address</b>         | <p>Displays the address details.</p> <p>Click on the top right side of the Address Tile.</p> <p><b>View</b> – Click <b>View</b> to view the address details of an existing customer.</p> <p><b>Edit</b> - Click <b>Edit</b> to update the address details of an existing customer.</p> <p><b>Delete</b> – Click <b>Delete</b> to delete the address of an existing customer.</p> <p>Edit and Delete option are enabled for existing customer post click of Edit from the header.</p> |

| Field               | Description  |
|---------------------|--|
|                     | To add multiple addresses of the applicant, click  icon on the <b>Address</b> to add additional addresses.  |
| <b>Address Type</b> | <p>Select the address type for the applicant from the drop-down list.</p> <ul style="list-style-type: none"> <li>• Permanent Address</li> <li>• Residential Address</li> <li>• Communication Address</li> <li>• Office Address</li> </ul> <p>This field is mandatory. One of the address type must be Communication Address.</p> |
| <b>Building</b>     | <p>Specify the house or office number, floor and building details.</p> <p>This field is mandatory.</p>   |
| <b>Street</b>       | <p>Specify the street.</p> <p>This field is mandatory.</p>   |
| <b>Locality</b>     | Specify the locality name of the address.  |
| <b>City</b>         | <p>Specify the city.</p> <p>This field is mandatory.</p>   |
| <b>State</b>        | <p>Specify the state.</p> <p>This field is mandatory.</p>  |
| <b>Country</b>      | <p>Specify the country code.</p> <p>This field is mandatory.</p>   |
| <b>Zip Code</b>     | Specify the zip code of the address.   |

| Field                   | Description  |
|-------------------------|--|
| <b>E-mail</b>           | Specify the E-mail address of the applicant.<br><br>This field is mandatory.   |
| <b>Mobile</b>           | Specify the ISD code and the mobile number of the applicant.<br><br>This field is mandatory.   |
| <b>Phone</b>            | Specify the ISD code and the phone number of the applicant.  |
| <b>Back</b>             | Click <b>Back</b> to navigate to the previous data segment within a stage.   |
| <b>Next</b>             | Click <b>Next</b> to navigate to the next data segment, after successfully capturing the data.<br><br>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.<br><br>User will not be able to proceed to the next data segment, without capturing the mandatory data. |
| <b>Save &amp; Close</b> | Click <b>Save &amp; Close</b> 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.  |
| <b>Cancel</b>           | Click <b>Cancel</b> to close the application without saving.   |

### 2.4.2.2 IPA Details

The IPA Details data segment allows capturing the product and property-related information for the IPA application.

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

#### Prerequisite

Only If **Product Type** is selected as Loan Product with IPA.

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

**Figure 38: IPA Details (Home Loan)**

**Figure 39: IPA Details (Vehicle Loan)**



2. Specify the details in the relevant data fields. The fields which are marked with asterisk are mandatory. For more information on fields, refer to the field description table below.

**Table 12: IPA Details – Field Description**

| <b>Field</b>                              | <b>Description</b>  |
|---|---|
| <b>IPA Details (Home Loan)</b>            | <b>Displays the IPA details for Home Loan.</b>  |
| <b>Account Type</b>                       | Displays the account type based on the product selected in the In-Principle Approval.   |
| <b>Business Product Name</b>              | Displays the business product name based on the product selected in the In-Principle Approval.  |
| <b>Product Image</b>                      | Displays the business product image.  |
| <b>Product Description</b>                | Displays the short description captured for the product in the Business Product configuration.  |
| <b>Property Location State</b>            | Specify the state where the property is located.<br><br>This field is mandatory.  |
| <b>Property Location City</b>             | Specify the city where the property is located.<br><br>This field is mandatory.   |
| <b>Have you shortlisted the property?</b> | Select whether the property have been shortlisted or not.<br><br>The options are <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul> This field is mandatory. |
| <b>Builder Name</b>                       | Specify the name of the Builder   |

| Field                             | Description  |
|-----------------------------------|--|
| <b>Property Type</b>              | <p>Select the type of property from the drop-down list.</p> <p>The options are</p> <ul style="list-style-type: none"> <li>• Independent</li> <li>• Villa</li> <li>• Apartment</li> <li>• Others</li> </ul> <p>This field is mandatory.</p>   |
| <b>Loan Tenure</b>                | <p>Select the loan tenure in year, months and days.</p> <p>The system will validate the minimum and maximum tenure for the selected currency.</p> <p>This field is mandatory.</p>  |
| <b>Currency</b>                   | <p>Select the currency from the drop-down list, if required.</p> <p>Available options in the drop-down list are based on the currency allowed for the selected business product. By default, the base currency of user logged-in branch is displayed. This field is mandatory.</p> |
| <b>Estimated Cost</b>             | <p>Specify the estimated cost for the Home Project or Vehicle.</p> <p>This field is mandatory.</p>   |
| <b>Customer Contribution</b>      | <p>Specify the margin amount contributed by the customer.</p> <p><b>NOTE:</b> Customer Contribution can be zero also.</p>  |
| <b>Purpose of Loan</b>            | <p>Specify the loan purpose.</p> <p>This field is mandatory.</p>   |
| <b>IPA Details (Vehicle Loan)</b> | <b>Displays the IPA details for Vehicle Loan.</b>  |
| <b>Account Type</b>               | <p>Displays the account type based on the product selected in the In-Principle Approval.</p>   |

| Field                        | Description   |
|------------------------------|---|
| <b>Business Product Name</b> | Displays the business product name based on the product selected in the In-Principle Approval.  |
| <b>Product Image</b>         | Displays the business product image.  |
| <b>Product Description</b>   | Displays the short description captured for the product in the Business Product configuration.  |
| <b>Vehicle Category</b>      | <p>Select the category of the Vehicle. The options are</p> <ul style="list-style-type: none"> <li>• Two-Wheeler</li> <li>• Three-Wheeler</li> <li>• Four-Wheeler</li> </ul> <p>This field is mandatory.</p> |
| <b>Make</b>                  | <p>Select the manufacturer name.</p> <p>This field is mandatory.</p>  |
| <b>Model</b>                 | <p>Specify the Vehicle model.</p> <p>This field is mandatory.</p>   |
| <b>Loan Tenure</b>           | <p>Select the loan tenure in year, months and days.</p> <p>The system will validate the minimum and maximum tenure for the selected currency.</p> <p>This field is mandatory.</p>                           |

| Field                        | Description  |
|------------------------------|--|
| <b>Currency</b>              | Select the currency from the drop-down list, if required. Available options in the drop-down list are based on the currency allowed for the selected business product. By default, the base currency of user logged-in branch is displayed. This field is mandatory.   |
| <b>Estimated Cost</b>        | Specify the estimated cost for the Home Project or Vehicle. This field is mandatory.   |
| <b>Customer Contribution</b> | Specify the margin amount contributed by the customer.<br><b>NOTE:</b> Customer Contribution can be zero also.   |
| <b>Purpose of Loan</b>       | Specify the loan purpose. This field is mandatory.   |
| <b>Back</b>                  | Click <b>Back</b> to navigate to the previous data segment within a stage.   |
| <b>Save &amp; Close</b>      | Click <b>Save &amp; Close</b> to save the data captured, provided all the mandatory fields are captured and will be available in the <b>My Task</b> list for the user to continue later.   |
| <b>Next</b>                  | Click <b>Next</b> to navigate to the next data segment, after successfully capturing the data.<br><br>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.<br><br>User will not be able to proceed to the next data segment, without capturing the mandatory data. |
| <b>Cancel</b>                | Click <b>Cancel</b> to close the application without saving.   |

### 2.4.2.3 Financial Details

The Financial Details data segment allows to capture the financial details of the applicant for IPA application.

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

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

**Figure 40: Financial Details**

The screenshot displays the 'Financial Details' screen for an applicant named 'MR'. At the top, it shows 'Total Income GBP 12000' and 'Total Expense GBP 1200', with a note 'Last Updated On Feb 5, 2021'. The 'Applicant Name' field is filled with 'MR'. Below this, the 'Basic Details' section includes fields for 'Employment Type' (Full Time), 'Employment Category' (Professional), 'Employee Number', 'Office Name', 'Designation', 'Employment Start Date', and 'Employment End Date'. There are four summary tables: 'Monthly Income (in GBP)', 'Monthly Expense (in GBP)', 'Liabilities (in GBP)', and 'Asset (in GBP)'. Each table lists various categories and their amounts. For example, in the Monthly Income table, Salary is £12,000.00. In the Monthly Expense table, Rentals are £1,200.00. The Liabilities table shows a Home Loan of £1,200,000.00. The Asset table shows a House of £12,000,000.00. At the bottom, the 'Net Income' is calculated as GBP 10,800.00. The interface includes a sidebar on the left with navigation options and a top bar with system icons.

Specify the details in the relevant data fields. The fields which are marked with asterisk are mandatory. For more information on fields, refer to the field description table below.

**Table 13: Financial Details – Field Description**

| Field                 | Description                                 |
|-----------------------|---|
| <b>Applicant Name</b> | Displays the name of the applicant.         |
| <b>Total Income</b>   | Displays the total income of the applicant. |
| <b>Total Expense</b>  | Displays the total expenses the applicant.  |

| Field                  | Description   |
|------------------------|---|
| <b>Last Update On</b>  | <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>  |
| <b>Applicant Name</b>  | <p>Displays the name of the applicant.</p>  |
| <b>Edit</b>            | <p>Click <b>Edit</b> to modify the existing applicant details.</p> <p>Click <b>Save</b> to save the modified details and click <b>Cancel</b> to cancel the modifications.</p> <p><b>Edit</b> will be visible only for existing applicant.</p>   |
| <b>Basic Details</b>   | <p>Default values available as options in the drop-down list can be used as attributes to configure the Quantitative Score which will be used during the Assessment stage.</p> <p>Refer to the <b>Configuration</b> user guide for the list of attributes available in this release.</p>  |
| <b>Employment Type</b> | <p>Select the employment type from the drop-down list.</p> <p>Available options are:</p> <ul style="list-style-type: none"> <li>• <b>Full Time</b></li> <li>• <b>Part Time</b></li> <li>• <b>Permanent</b></li> </ul> <p><b>Employment Type</b> is reckoned as an attribute for Quantitative Score calculation for the given Applicant.</p> <p>This field is mandatory.</p> |

| Field                        | Description  |
|------------------------------|--|
| <b>Employment Category</b>   | <p>Select the employment type from the drop-down list.<br/>Available options are:</p> <ul style="list-style-type: none"> <li>• <b>Service</b></li> <li>• <b>Professional</b></li> <li>• <b>Business</b></li> </ul> <p><b>Employment Category</b> is reckoned as an attribute for Quantitative Score calculation for the given Applicant.</p> <p>This field is mandatory.</p> |
| <b>Employee Number</b>       | Specify the employee number.   |
| <b>Office Name</b>           | Specify the office name.   |
| <b>Designation</b>           | Specify the designation.   |
| <b>Employment Start Date</b> | Select the employment start date.  |
| <b>Employment End Date</b>   | Select the employment end date.  |
| <b>Monthly Income</b>        | <p>Specify the monthly income in the below fields.</p> <ul style="list-style-type: none"> <li>• <b>Salary</b></li> <li>• <b>Business</b></li> <li>• <b>Interest Income</b></li> <li>• <b>Pension</b></li> <li>• <b>Other</b></li> </ul>  |
| <b>Monthly Expenses</b>      | <p>Specify the monthly expenses in the below fields.</p> <ul style="list-style-type: none"> <li>• <b>Household</b></li> <li>• <b>Medical</b></li> <li>• <b>Education</b></li> <li>• <b>Travel</b></li> <li>• <b>Others</b></li> </ul>  |

| Field               | Description   |
|---------------------|---|
| <b>Liabilities</b>  | Specify the liabilities in the below fields. <ul style="list-style-type: none"> <li>• <b>Property Loans</b></li> <li>• <b>Vehicle Loans</b></li> <li>• <b>Personal Loans</b></li> <li>• <b>Card outstandings</b></li> <li>• <b>Overdrafts</b></li> <li>• <b>Others</b></li> <li>• <b>Total</b></li> </ul> |
| <b>Asset</b>        | Specify the asset in the below fields. <ul style="list-style-type: none"> <li>• <b>Savings Deposits</b></li> <li>• <b>Stocks/Funds</b></li> <li>• <b>Properties</b></li> <li>• <b>Automobiles</b></li> <li>• <b>Fixed Deposits</b></li> <li>• <b>Land</b></li> <li>• <b>Others</b></li> </ul>             |
| <b>Total Income</b> | The system automatically displays the total income over expenses.   |
| <b>Back</b>         | Click <b>Back</b> to navigate to the previous data segment within a stage.  |



| Field                   | Description  |
|-------------------------|--|
| <b>Next</b>             | <p>Click <b>Next</b> 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><b>NOTE:</b> User will not be able to proceed to the next data segment, without capturing the mandatory data. <b>Next</b> is deactivated in the Summary screen as the capture of data across all the data segments in this stage are completed.</p> |
| <b>Save &amp; Close</b> | <p>Click <b>Save &amp; Close</b> 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>   |
| <b>Cancel</b>           | <p>Click <b>Cancel</b> to close the application without saving.</p>  |

### 2.4.2.4 Generate IPA

The Generate IPA data segment generate and displays the In-Principle Approval details for IPA application.

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

→ The **Generate IPA** screen is displayed.

**Figure 41: Generate IPA**

The screenshot shows a web application interface for 'Generate IPA Offer'. The main content area is titled 'In-Principle Approval Details' and contains several input fields arranged in a grid. Fields with an asterisk (\*) are mandatory. The fields and their values are:

- Eligible Loan Amount \*: (GBP)2,019,000
- Tenure of Loan \*: 10 Years 0 Months 0 Days
- IPA Rate \*: 4.5
- Purpose of Loan \*: Home loan
- Property Type \*: Apartment
- Builder Name: (empty)
- Property Location State \*: (empty)
- Property Location City \*: (empty)
- Date of IPA Issue: 2020 03 25
- Validity Period: 3 Days
- Date of Expiry: 2020 03 29

At the bottom right, there are buttons for 'Back', 'Next', 'Save & Close', and 'Cancel'. A sidebar on the left shows navigation options: 'Customer Information', 'IPA Details', 'Financial Details', 'Generate IPA Offer' (selected), and 'Summary'. The top right corner indicates 'Screen ( 4 / 7)'.

Specify the details in the relevant data fields. The fields which are marked with asterisk are mandatory. For more information on fields, refer to the field description table below.

**Table 14: Generate IPA Details – Field Description**

| Field                       | Description   |
|-----------------------------|---|
| <b>Home Loan with IPA</b>   | <b>Displays the details about Home Loan with IPA.</b>           |
| <b>Eligible Loan Amount</b> | Displays the eligible loan amount.                              |
| <b>Tenure of Loan</b>       | Specify the tenure of the loan.<br><br>This field is mandatory. |

| Field                          | Description   |
|--------------------------------|---|
| <b>Property Type</b>           | Specify the type of the property.<br>This field is mandatory.   |
| <b>Builder Name</b>            | Specify the name of the builder.  |
| <b>Property Location State</b> | Specify the state where the property is located.<br>This field is mandatory.  |
| <b>Property Location City</b>  | Specify the city where the property is located.<br>This field is mandatory.   |
| <b>Purpose of Loan</b>         | Specify the purpose of Loan.<br>This field is mandatory.  |
| <b>IPA Rate</b>                | Displays the interest rate at which the IPA is calculated.  |
| <b>Date of IPA Issue</b>       | Displays the IPA Issue date.  |
| <b>Validity Period</b>         | Displays the validity date.   |
| <b>Date of Expiry</b>          | Displays the expiry date.<br><br><b>NOTE:</b> IPA application will be expired after the expiry date. The user cannot convert this IPA into a normal loan. |
| <b>Vehicle Loan with IPA</b>   | <b>Displays the details about Vehicle Loan with IPA.</b>  |
| <b>Eligible Loan Amount</b>    | Displays the eligible loan amount.  |

| Field                    | Description   |
|--------------------------|---|
| <b>Vehicle Category</b>  | Select the category of the Vehicle. The options are <ul style="list-style-type: none"> <li>• Two-Wheeler</li> <li>• Three-Wheeler</li> <li>• Four-Wheeler</li> </ul> This field is mandatory. |
| <b>Make</b>              | Select the manufacturer name.<br><br>This field is mandatory.   |
| <b>Model</b>             | Specify the Vehicle model.<br><br>This field is mandatory.  |
| <b>Loan Tenure</b>       | Select the loan tenure in year, months and days.<br><br>The system will validate the minimum and maximum tenure for the selected currency.<br><br>This field is mandatory.                    |
| <b>Purpose of Loan</b>   | Specify the loan purpose.<br><br>This field is mandatory.   |
| <b>IPA Rate</b>          | Displays the interest rate at which the IPA is calculated.  |
| <b>Date of IPA Issue</b> | Displays the IPA Issue date.  |
| <b>Validity Period</b>   | Displays the validity date.   |
| <b>Date of Expiry</b>    | Displays the expiry date.   |
| <b>Back</b>              | Click <b>Back</b> to navigate to the previous data segment within a stage.  |

| Field                   | Description  |
|-------------------------|--|
| <b>Next</b>             | <p>Click <b>Next</b> 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><b>NOTE:</b> User will not be able to proceed to the next data segment, without capturing the mandatory data. <b>Next</b> is deactivated in the Summary screen as the capture of data across all the data segments in this stage are completed.</p> |
| <b>Save &amp; Close</b> | <p>Click <b>Save &amp; Close</b> 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>   |
| <b>Cancel</b>           | <p>Click <b>Cancel</b> to close the application without saving.</p>  |

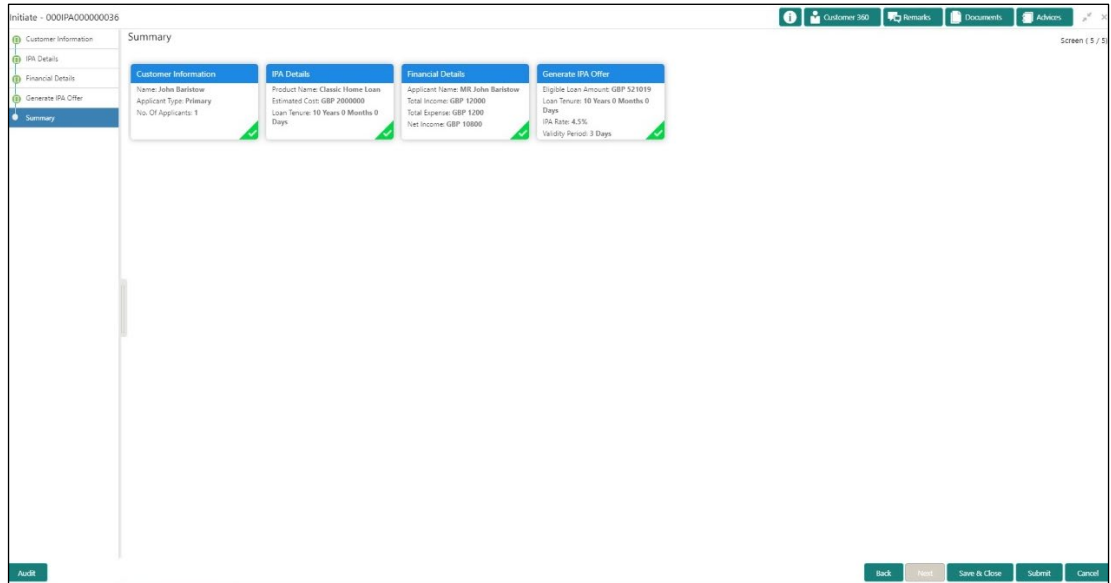
### 2.4.2.5 Summary

The Summary displays the tiles for all the data segments in the IPA Initiation Process. The tiles display the important details captured in the specified data segment.

1. Click **Next** in **Generate IPA** 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 summary tiles, refer to the field description table below.

**Table 15: Summary – Field Description**

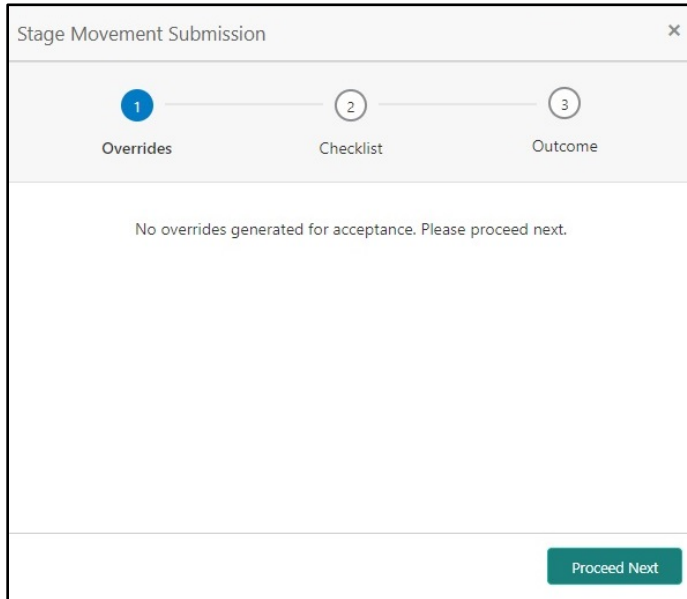
| Data Segment                      | Description                                |
|-----------------------------------|--|
| <b>Customer Information</b>       | Displays the customer information details. |
| <b>IPA Details</b>                | Displays the IPA details.                  |
| <b>Financial Details</b>          | Displays the financial details.            |
| <b>Generate IPA Offer Details</b> | Displays the generate IPA offer details.   |

| Data Segment            | Description  |
|-------------------------|--|
| <b>Back</b>             | Click <b>Back</b> to navigate to the previous data segment within a stage.   |
| <b>Next</b>             | <p>Click <b>Next</b> 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><b>NOTE:</b> User will not be able to proceed to the next data segment, without capturing the mandatory data. <b>Next</b> is deactivated in the Summary screen as the capture of data across all the data segments in this stage are completed.</p> |
| <b>Save &amp; Close</b> | Click <b>Save &amp; Close</b> 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.  |
| <b>Submit</b>           | Click <b>Submit</b> to submit the application. The system triggers the business validation to ensure the application is entitled for submission to the next stage.   |
| <b>Cancel</b>           | Click <b>Cancel</b> to close the application without saving.   |

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 43: Overrides**



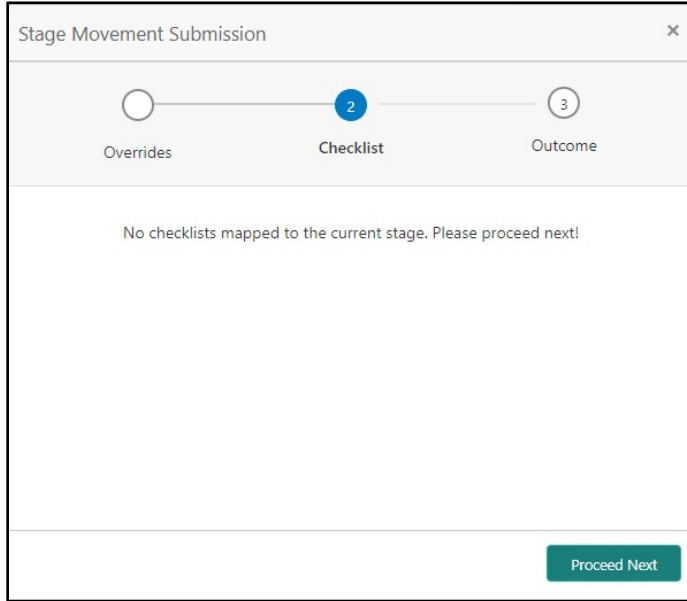
Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise.



3. Click Proceed Next.

→ The **Checklist** screen is displayed.

**Figure 44: Checklist**

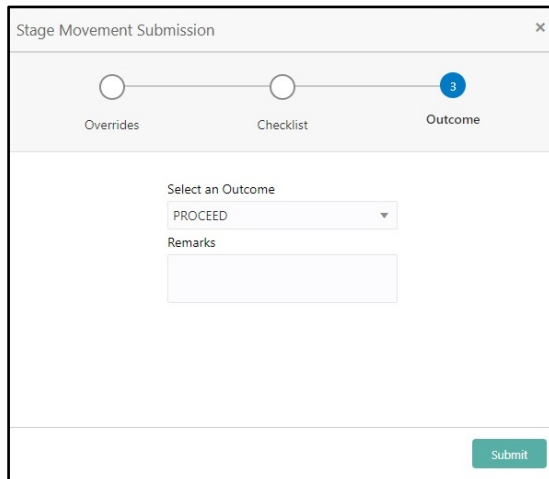


Checklist configured in the business process for the business product is displayed here. Checklist are the check points that the user has to accept having confirmed.

4. Select the checkbox to accept the checklist.
5. Click Save & Proceed.

→ The **Outcome** screen is displayed.

**Figure 45: Outcome**



6. Select **Proceed** outcome from the **Select an Outcome** drop-down list. Available options:

- Proceed
- Return to Customer Information
- Return to IPA Details
- Return to Generate IPA
- Reject by Bank

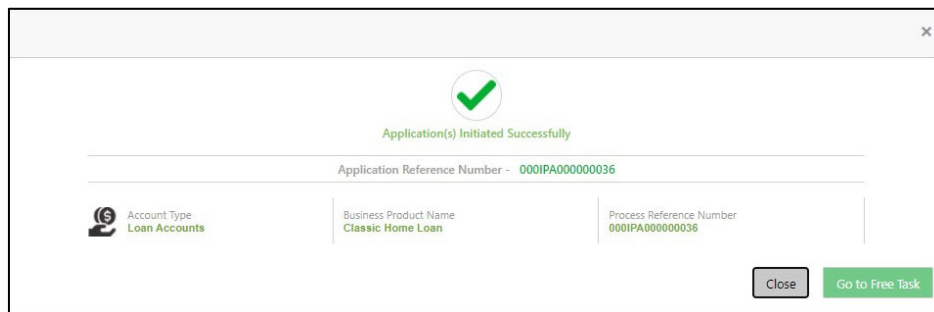
Outcomes configured in the conductor workflow for the business process is available in the dropdown list.

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

8. Click **Submit**.

→ The **Confirmation** screen is displayed.

**Figure 46: Confirmation**



On successful submission the above pop-up appears and displays the next stage in which the application has moved. Application Reference Number and the Process Reference Number is displayed. If you have access to the next stage, you would be able to view the Application number and take action on it.

The system will generate the advice on submission of the IPA initiation stage.

Post this the origination of the lifecycle of the individual product is triggered. All the child Process Reference Number are linked to the Parent Application Reference Number and can be queried by the Application Reference Number itself.

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

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

**Figure 47: Free Tasks**

| Action         | Priority | Process Name                | Process Reference Number | Application Number | Stage                  | Application Date | Branch | Customer Number | Amount |
|----------------|----------|-----------------------------|--------------------------|--------------------|------------------------|------------------|--------|-----------------|--------|
| Acquire & Edit |          | In-Principle Approval Pr... | 000IPAG000000036         | 000IPAG000000036   | IPA Approval           | 20-03-26         |        |                 |        |
| Acquire & Edit |          | Savings Account Origin...   | 000SAADV10005972         | 000APP000014005    | Application Entry      | 20-03-26         |        |                 |        |
| Acquire & Edit |          | Savings Account Origin...   | 000SAADV10005971         | 000APP000014003    | Application Entry      | 20-03-26         |        |                 |        |
| Acquire & Edit |          | Savings Account Origin...   | 000SAADV10005969         | 000APP000013993    | Application Entry      | 20-03-26         |        |                 |        |
| Acquire & Edit | medium   | Savings Account Origin...   | 000SAVNEW0005964         | 000APP000013984    | Application Enrichment | 20-03-26         | 000    | 006094          |        |
| Acquire & Edit |          | In-Principle Approval Pr... | 000IPAG000000029         | 000IPAG000000029   | IPA Approval           | 20-03-26         |        |                 |        |
| Acquire & Edit |          | Current Account Origin...   | 000CURPCA0001644         | 000APP000013976    | Application Entry      | 20-03-26         |        |                 |        |
| Acquire & Edit |          | Savings Account Origin...   | 000SAADV10005958         | 000APP000013976    | Application Entry      | 20-03-26         |        |                 |        |
| Acquire & Edit |          | Savings Account Origin...   | 000SAADV10005957         | 000APP000013975    | Application Entry      | 20-03-26         |        |                 |        |
| Acquire & Edit |          | Savings Account Origin...   | 000SAADV10005931         | 000APP000013943    | Application Entry      | 20-03-26         |        |                 |        |
| Acquire & Edit |          | Current Account Origin...   | 000CURPCA0001643         | 000APP000013938    | Application Entry      | 20-03-26         |        |                 |        |
| Acquire & Edit |          | Savings Account Origin...   | 000SAADV10005929         | 000APP000013938    | Application Entry      | 20-03-26         |        |                 |        |
| Acquire & Edit |          | Retail Loan Origination ... | 000HMLN010005577         | 000APP000013931    | Application Entry      | 20-03-26         |        |                 |        |
| Acquire & Edit |          | Current Account Origin...   | 000CURPCA0001640         | 000APP000013901    | Application Entry      | 20-03-26         |        |                 |        |

If you have access to the next stage, you would be able to view the Application number and take action on it.

## 2.4.3 IPA Approval

IPA Approval stage has the following reference data segments.

- [2.4.3.1 IPA Approval Details](#)
- [2.4.3.2 Summary](#)
- [2.4.3.3 Request Clarification](#)

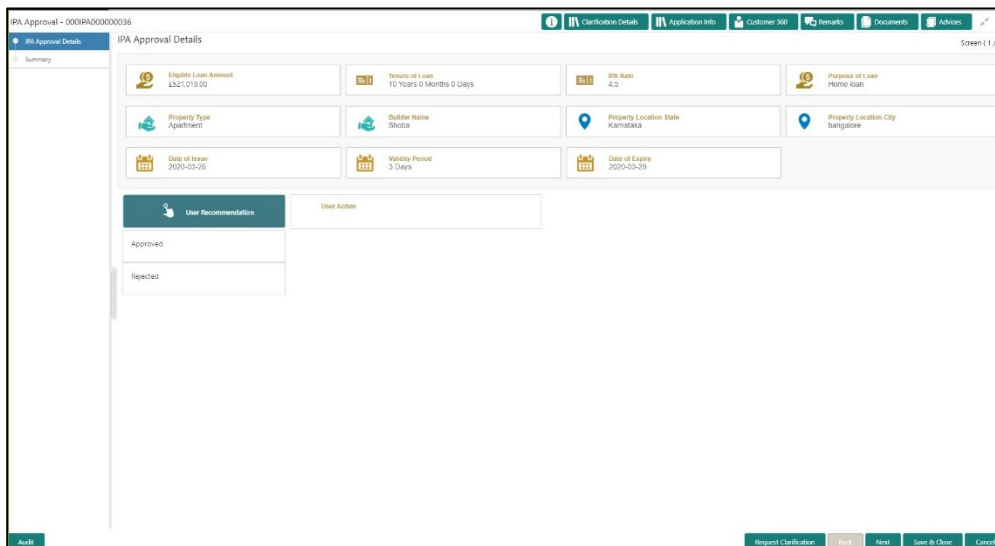
### 2.4.3.1 IPA Approval Details

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

1. Click **Acquire & Edit** in the Free task screen of the previous stage – IPA Initiation to proceed with the next data segment.

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

**Figure 48: IPA Approval Details**



For more information on fields, refer to the field description table below.

**Table 16: IPA Approval Details – Field Description**

| Field                | Description                        |
|----------------------|------------------------------------|
| Eligible Loan Amount | Displays the eligible loan amount. |
| Tenure of Loan       | Displays the loan tenure.          |

| <b>Field</b>                   | <b>Description</b>   |
|--------------------------------|--|
| <b>IPA Rate</b>                | Displays the IPA rate.   |
| <b>Purpose of Loan</b>         | Displays the purpose of loan.  |
| <b>Property Type</b>           | Displays the property type.  |
| <b>Builder Name</b>            | Displays the name of the building.   |
| <b>Property Location State</b> | Displays the state where the property is located.  |
| <b>Property Location City</b>  | Displays the city where the property is located.   |
| <b>Date of Issue</b>           | Displays the date of issue.  |
| <b>Validity Period</b>         | Displays the validity period.  |
| <b>Date of Expiry</b>          | Displays the expiry date.  |
| <b>User Recommendation</b>     | <p>Specify the User recommendation.</p> <p>Available options are:</p> <ul style="list-style-type: none"> <li>• <b>Approved</b></li> <li>• <b>Rejected</b></li> </ul>   |
| <b>User Action</b>             | Displays the user action based on user recommendation.   |
| <b>Request Clarification</b>   | <p>Click <b>Request Clarification</b> to raise a new clarification request. The system allows to place 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, requirement for any additional document and so on, from the customer.</p> <p>For more information on <b>Request Clarification</b>, refer to the section <b>Request Clarification</b>.</p> |

| Field                   | Description   |
|-------------------------|---|
| <b>Back</b>             | <p>Click <b>Back</b> 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>   |
| <b>Next</b>             | <p>Click <b>Next</b> 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> |
| <b>Save &amp; Close</b> | <p>Click <b>Save &amp; Close</b> 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>  |
| <b>Cancel</b>           | <p>Click <b>Cancel</b> to terminate the application and the status of the application. Such applications cannot be revived later by the user.</p>   |

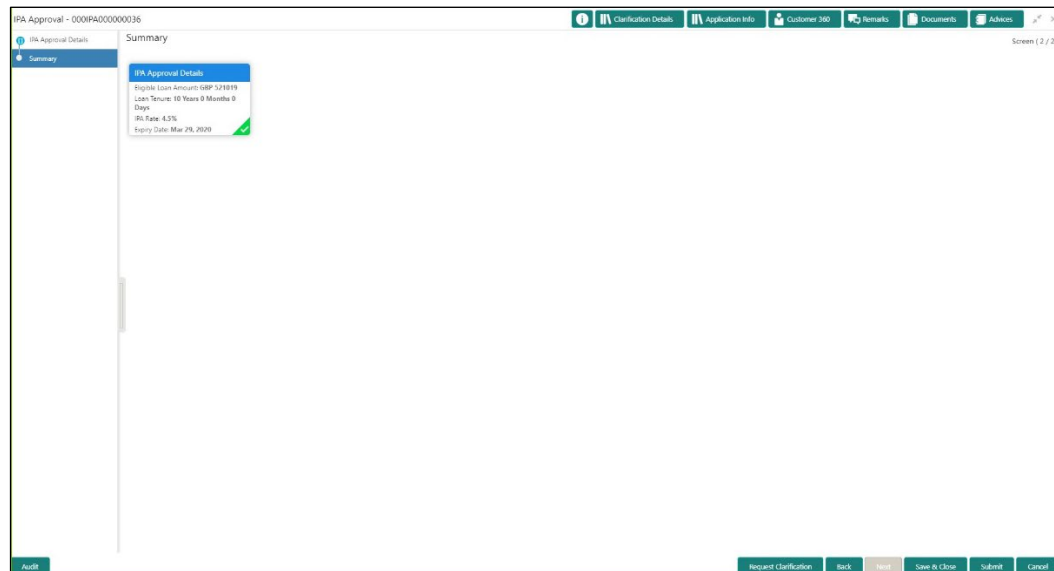
### 2.4.3.2 Summary

The Summary displays the tiles for all the data segments in the IPA Approval Process. The tiles display the important details captured in the specified data segment.

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

→ The **Summary** screen is displayed.

**Figure 49: 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 the field description table below.

Table 17: Summary – Field Description

| Data Segment                 | Description  |
|------------------------------|--|
| <b>IPA Approval Details</b>  | Displays the IPA Approval details.   |
| <b>Request Clarification</b> | <p>Click <b>Request Clarification</b> to raise a new clarification request. The system allows to place 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, requirement for any additional document and so on, from the customer.</p> <p>For more information on <b>Request Clarification</b>, refer to the section <b>Request Clarification</b>.</p>   |
| <b>Back</b>                  | Click <b>Back</b> to navigate to the previous data segment within a stage.   |
| <b>Next</b>                  | <p>Click <b>Next</b> 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><b>NOTE:</b> User will not be able to proceed to the next data segment, without capturing the mandatory data. <b>Next</b> is deactivated in the Summary screen as the capture of data across all the data segments in this stage are completed.</p> |
| <b>Save &amp; Close</b>      | Click <b>Save &amp; Close</b> 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.  |

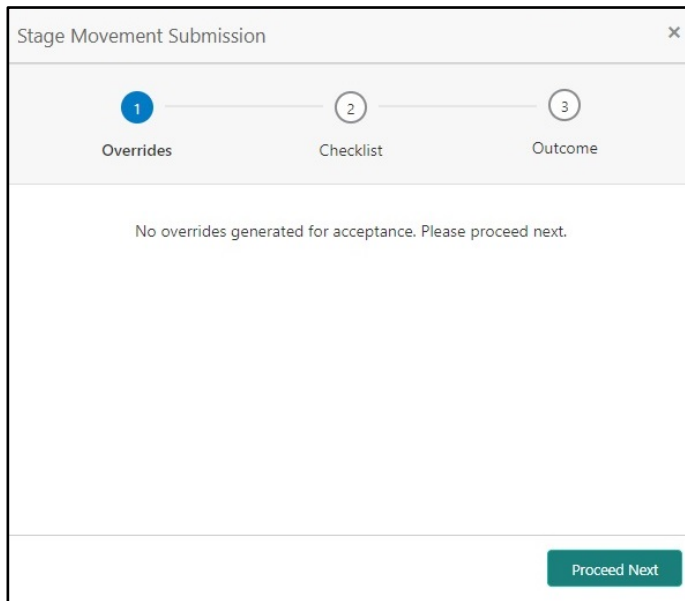


| Data Segment  | Description  |
|---------------|--|
| <b>Submit</b> | Click <b>Submit</b> to submit the application. The system triggers the business validation to ensure the application is entitled for submission to the next stage. |
| <b>Cancel</b> | Click <b>Cancel</b> to close the application without saving.   |

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 50: Overrides**

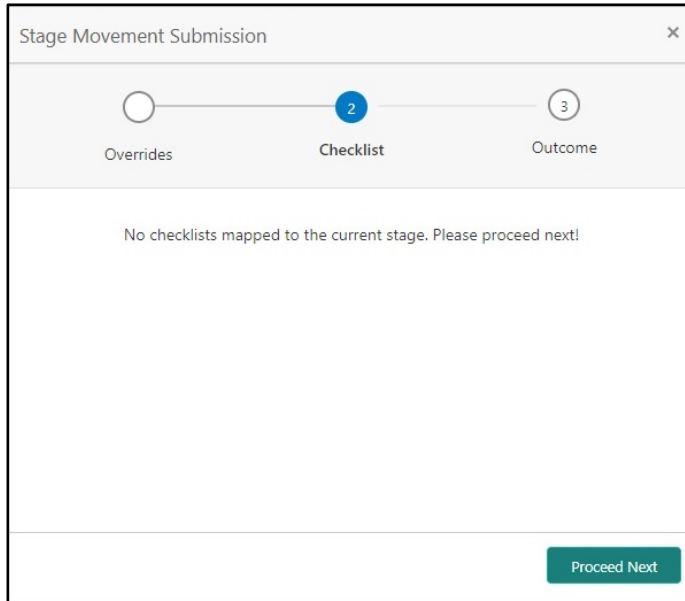


Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise.

3. Click **Proceed Next**.

→ The **Checklist** screen is displayed.

**Figure 51: Checklist**

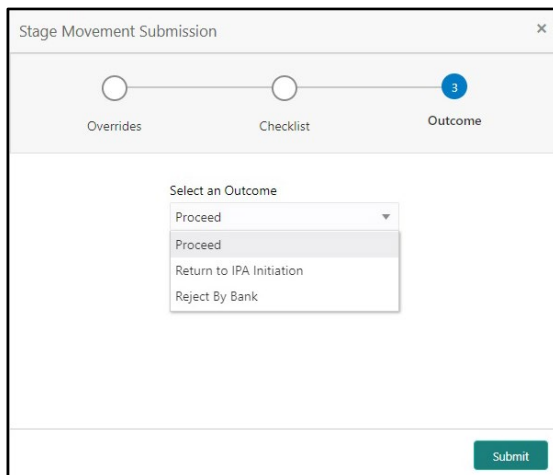


Checklist configured in the business process for the business product is displayed here. Checklist are the check points that the user has to accept having confirmed.

4. Select the checkbox to accept the checklist.
5. Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

**Figure 52: Outcome**



6. Select **Proceed** outcome from the **Select an Outcome** drop-down list. Available options:

- Proceed
- Return to IPA Initiation
- Reject by Bank

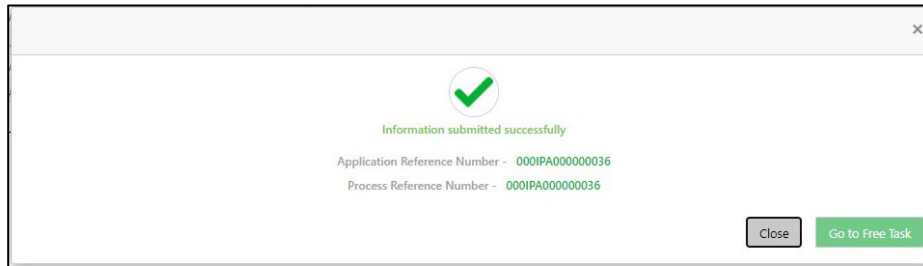
Outcomes configured in the conductor workflow for the business process is available in the dropdown list.

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

8. Click **Submit**.

→ The **Confirmation** screen is displayed.

**Figure 53: Confirmation**



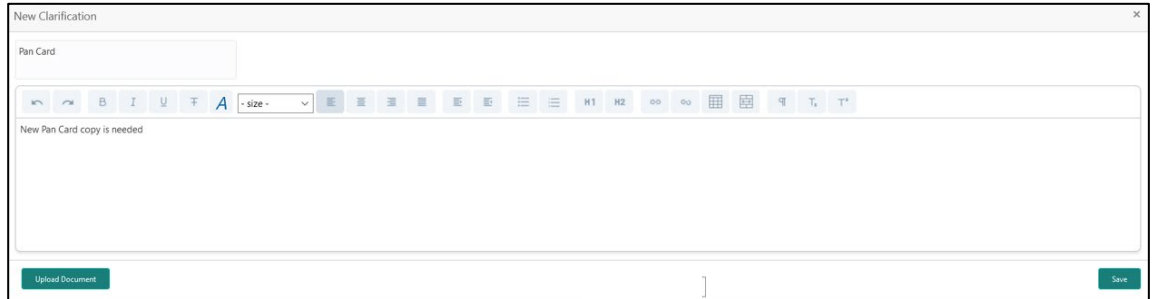
On successful submission the above pop-up appears and displays the next stage in which the application has moved. Application Reference Number and the Process Reference Number is displayed. If you have access to the next stage, you would be able to view the Application number and take action on it.

Post this the origination of the lifecycle of the individual product is triggered. All the child Process Reference Number are linked to the Parent Application Reference Number and can be queried by the Application Reference Number itself.

### 2.4.3.3 Request Clarification

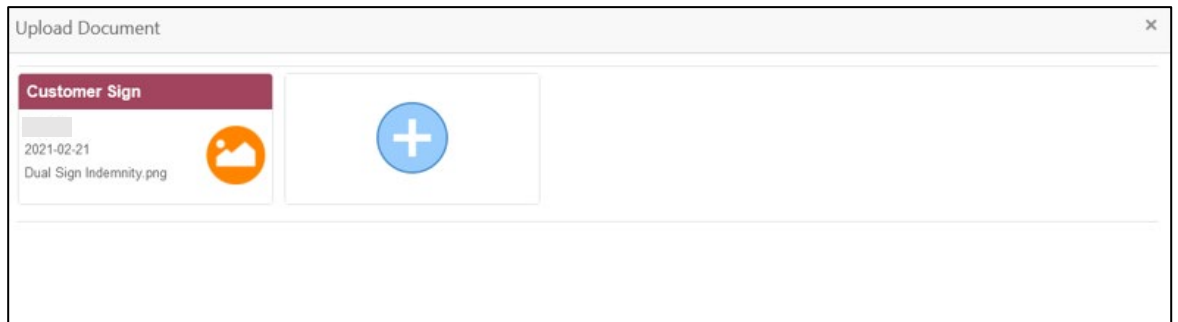
1. Click **Request** Clarification to raise a new customer clarification request. You need to update the Clarification subject and the clarification detail in the New Clarification Pop-up screen.

**Figure 54: 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 55: Upload Documents**



3. 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.

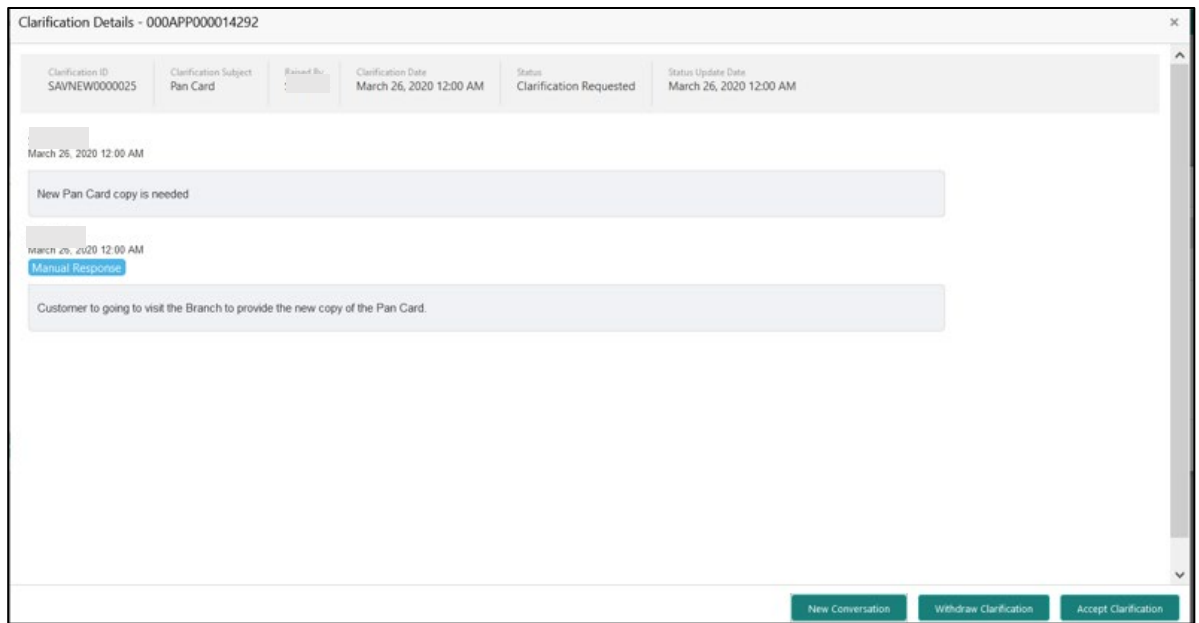
Select the Application from the **Awaiting Customer Clarification** sub-menu available under **Task** menu. Click **Clarification Details** from the header.

**Figure 56: Clarification Details**



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

**Figure 57: Clarification Details**



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.

## 2.4.4 Enquiry

Enquiry allows the user to enquire the loan products with IPA through the various search criteria and convert IPA to normal loan.

### Prerequisite

Specify **User Id** and **Password**, and login to **Home screen**.

1. From **Home screen**, click **Retail Banking**. Under **Retail Banking**, click **Operations**.  
Under **Operations**, click **In-Principle Approval**. Under **In-Principle Approval**, click **Enquiry**.  
→ The **Enquiry** screen is displayed.

**Figure 58: Enquiry**

| IPA Reference No. | Customer Name | IPA Request Date | IPA Offered Date | IPA Expiry Date | Mobile Number | Email ID  | ID Number | Status |
|-------------------|---------------|------------------|------------------|-----------------|---------------|-----------|-----------|--------|
| 000IPA000000036   | [blurred]     | 26 March 2020    | 26 March 2020    | 29 March 2020   | 23923223      | [blurred] | [blurred] | Active |

For more information on fields displayed on the screens, refer to the field description table below.

**Table 18: Enquiry – Field Description**

| Field                    | Description                                  |
|--------------------------|--|
| <b>IPA Reference No.</b> | Displays the IPA Reference Number.           |
| <b>Customer Name</b>     | Displays the name of the customer.           |
| <b>IPA Request Date</b>  | Displays the IPA Request Date.               |
| <b>IPA Offer Date</b>    | Displays the IPA Offer Date.                 |
| <b>Mobile Number</b>     | Displays the mobile number of the applicant. |
| <b>E-mail ID</b>         | Displays the E-mail ID of the applicant.     |

| Field              | Description  |
|--------------------|--|
| <b>ID Number</b>   | Displays the ID Number of the applicant.   |
| <b>Status</b>      | Displays the status of the IPA Application.<br>Available options are: <ul style="list-style-type: none"> <li>• <b>Active</b></li> <li>• <b>Closed</b></li> <li>• <b>Expired</b></li> </ul> |
| <b>Add to Cart</b> | It allows to add the selected product to the cart.   |
| <b>Apply Now</b>   | It allows to initiate the origination process for the selected product directly.   |

2. Click  icon to search the IPA based on the following criteria.


- IPA Reference Number
- Customer Name
- IPA Request Date
- IPA Offered Date
- Mobile Number
- ID Number
- Status

3. Click **Apply** to initiate the origination process for the selected product.

The system will default all the available data into the respective data segments of the Application Initiation stage from IPA Data segments.

OR

4. Click **Add to Cart** and the system will provide an alert that the selected product has been added to the cart.

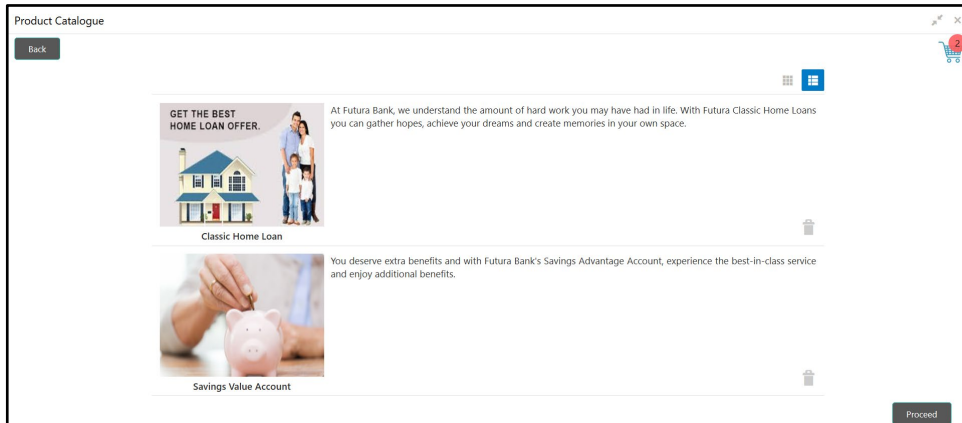
5. Click  icon on the top right side.

### Prerequisite

The cart has multiple products.

→ The **Cart** screen is displayed.

**Figure 59: Cart Screen with Multiple Products**



6. Click **Proceed** to initiate origination for the selected product or click **Back** on the top left side to go back to the Product Details screen.

The system will default all the available data into the respective data segments of the Application Initiation stage from IPA Data segments.



## 2.5 Action Tabs

The functions available in the various tabs can be accessed during any point in the Application Initiation, IPA Initiation and IPA Approval stages. The details about the tabs are as follows.

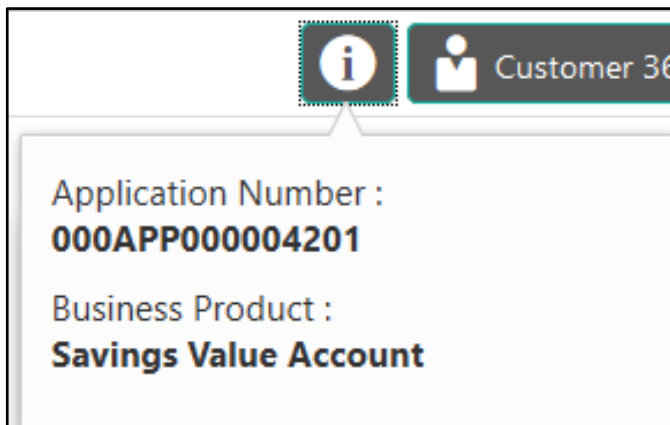
- [2.5.1 Icon](#)
- [2.5.2 Clarification Details](#)
- [2.5.3 Customer 360](#)
- [2.5.4 Application Info](#)
- [2.5.5 Remarks](#)
- [2.5.6 Documents](#)
- [2.5.7 Advices](#)

### 2.5.1 Icon

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

→ The **Icon screen** is displayed.

**Figure 60: Icon Screen**



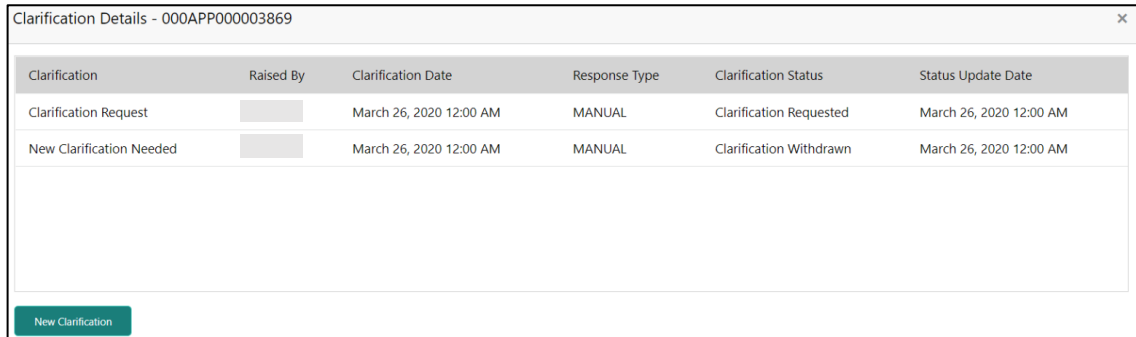
## 2.5.2 Clarification Details

**NOTE:** **Clarification Details** tab is applicable and available only for IPA Approval stage.

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

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

**Figure 61: Clarification Details**



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

New Clarification

The **Clarification Details** screen displays the details about customer clarification request raised. For more information on fields, refer to the field description table below.

**Table 19: Clarification Details**

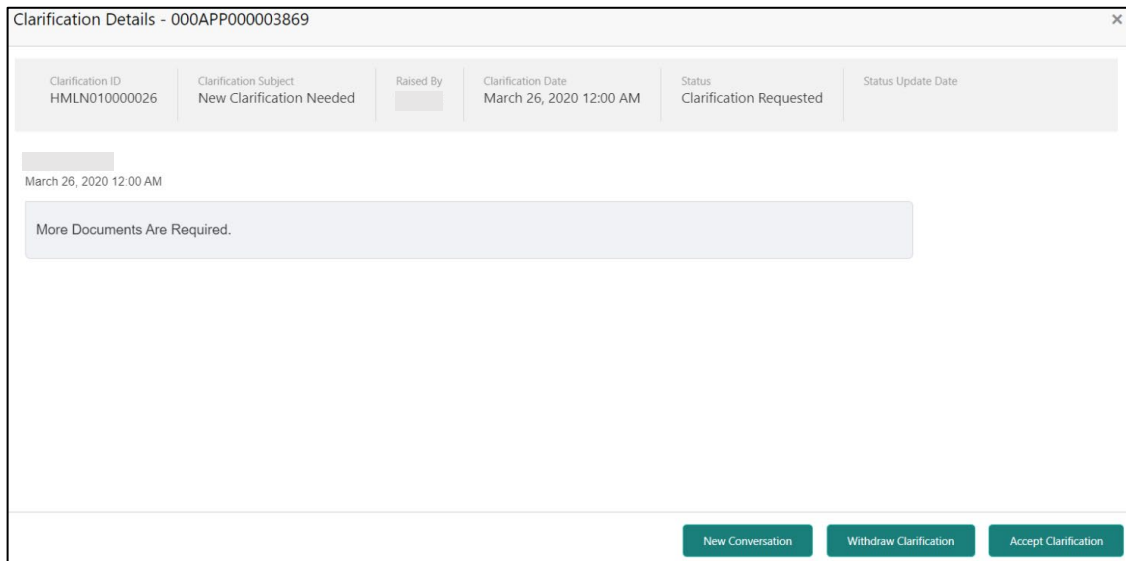
| Field                     | Description  |
|---------------------------|--|
| <b>Clarification</b>      | Displays the subject of the requested clarification.                       |
| <b>Raised By</b>          | Displays the user id of the user who has raised the clarification request. |
| <b>Clarification Date</b> | Displays the clarification date on which the request was raised.           |
| <b>Response Type</b>      | Displays the response type.  |

| Field                       | Description   |
|-----------------------------|---|
| <b>Clarification Status</b> | <p>Displays the status of clarification.</p> <p>Available options are:</p> <ul style="list-style-type: none"> <li>• <b>Clarification Requested</b></li> <li>• <b>Clarification Withdrawn</b></li> <li>• <b>Clarification Completed</b></li> </ul> |
| <b>Status Update Date</b>   | Displays the status update date.  |
| <b>New Clarification</b>    | Click <b>New Clarification</b> to raise a new clarification request.  |

2. Select any specific clarification request row.

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

**Figure 62: Clarification Details**



The **Clarification Details** screen displays details about the specific customer clarification request raised. For more information on fields, refer to the field description table below.

Table 20: Clarification Details

| Field                        | Description   |
|------------------------------|---|
| <b>Clarification ID</b>      | Displays the unique clarification ID.   |
| <b>Clarification Subject</b> | Displays the subject of clarification request.  |
| <b>Raised By</b>             | Displays the user id of the user who has raised the clarification request.  |
| <b>Clarification Date</b>    | Displays the clarification date.  |
| <b>Status</b>                | Displays the status of clarification.   |
| <b>Status Update Date</b>    | Displays the status update date.  |
| <b>New Conversation</b>      | <p>Click <b>New Conversation</b> to raise conversation for the selected clarification request.</p> <p>The system also allows to view and update the conversation from the <b>My Application</b> and <b>Application Search</b> dashboard by clicking '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; 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"> <li>• <b>Save &amp; Close</b></li> <li>• <b>Cancel</b></li> </ul> <p>Click <b>Save &amp; Close</b> to save the conversation.</p> <p>Click <b>Cancel</b> to cancel the conversation update.</p> |

| <b>Field</b>                  | <b>Description</b>   |
|-------------------------------|--|
| <b>Withdraw Clarification</b> | <p>Click <b>Withdraw Clarification</b> to withdraw and close the selected clarification request. Updating the clarification details is mandatory to withdraw the clarification. User 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"> <li>• <b>Save &amp; Close</b></li> <li>• <b>Cancel</b></li> </ul> <p>Click <b>Save &amp; Close</b> to withdraw the clarification</p> <p>Click <b>Cancel</b> to cancel the withdraw clarification action.</p>   |
| <b>Accept Clarification</b>   | <p>Click <b>Accept Clarification</b> to close the clarification raised. Updating the clarification details is mandatory to accept the clarification. User 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"> <li>• <b>Save &amp; Close</b></li> <li>• <b>Cancel</b></li> </ul> <p>Click <b>Save &amp; Close</b> to accept the clarification</p> <p>Click <b>Cancel</b> to cancel the withdraw clarification action.</p> |

**NOTE:**

- The system sends e-mail notification to the customer for clarification request raised for an application.
- Additionally, Bell Notification is sent to the user who had raised the request, whenever a conversation is raised for the Clarification Request.

### 2.5.3 Customer 360

1. Click **Customer 360** to select the Customer ID of existing customer, and then view the Mini Customer 360.

→ The **Customer 360** screen is displayed.

**Figure 63: Customer 360**



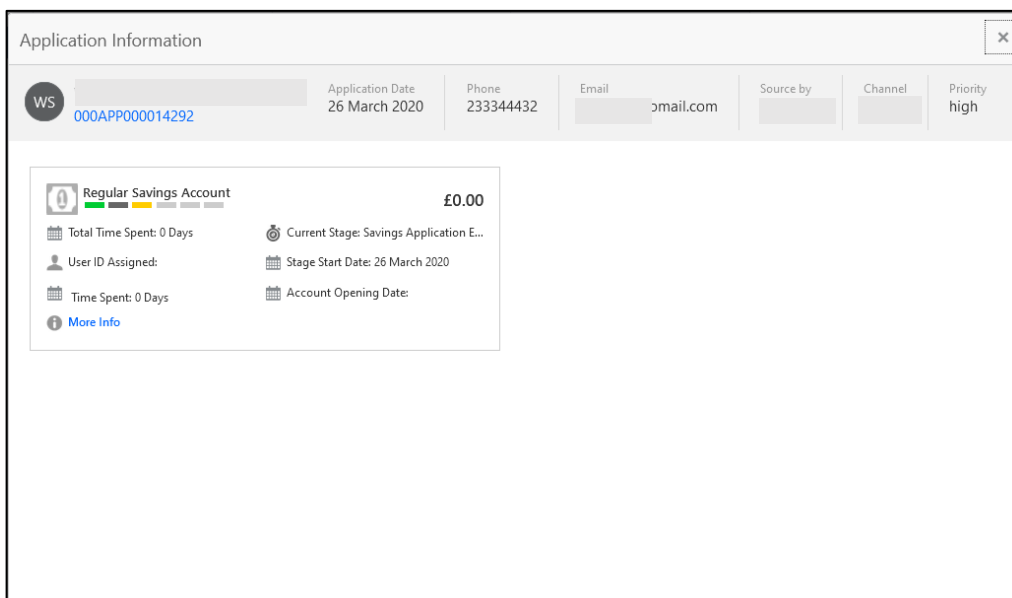
The screen shows the list of Customer IDs in case of Joint Accounts. Select the specific Customer ID to view their Mini Customer 360. The CIF Numbers are populated in the Customer 360 screen only post the CIF number has been keyed in the Customer Information data segment.

### 2.5.4 Application Info

1. Click **Application Info** to view the Application Information.

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

**Figure 64: Application Information**



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

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

**Figure 65: Clarification Details**

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

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

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

**Figure 66: Clarification Details**

Regular Savings Account - 000APP000014292

| Clarification ID | Clarification Subject | Raised By  | Clarification Date      | Status                  | Status Update Date      |
|------------------|-----------------------|------------|-------------------------|-------------------------|-------------------------|
| SAVNEW0000025    | Pan Card              | [Redacted] | 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 the field description table below.

Table 21: Application Information – Field Description

| Field                                | Description  |
|--------------------------------------|--|
| <b>Application Date</b>              | Displays the application date.   |
| <b>Phone</b>                         | Displays the phone number.   |
| <b>E-mail</b>                        | Displays the E-mail ID.  |
| <b>Source By</b>                     | Displays the name of the user who has sourced the application.   |
| <b>Channel</b>                       | Displays the channel name.   |
| <b>Priority</b>                      | Displays the priority of the application. <ul style="list-style-type: none"> <li>• <b>High</b></li> <li>• <b>Medium</b></li> <li>• <b>Low</b></li> </ul>                           |
| <b>Application Number</b>            | Displays the application number  |
| <b>Total time spent</b>              | Displays the time spent for the product process since initiation of the application.   |
| <b>User ID Assigned</b>              | Displays the <b>User ID</b> of the user currently working on the product process.<br><br><b>NOTE:</b> This is blank, in case the product process task is not acquired by any user. |
| <b>Time spent</b>                    | Displays the days spent in the current phase/stage.  |
| <b>Expected Account Opening Date</b> | Displays the expected date when the account will be created.   |



| Field                       | Description  |
|-----------------------------|--|
| <b>Current Stage</b>        | Displays the stage in which the product process is currently in.<br><b>NOTE:</b> If the phase is configured for the product, the current stage will be displayed as current phase.       |
| <b>Stage Start Date</b>     | Displays the stage in which the product process is currently in.<br><b>NOTE:</b> If the phase is configured for the product, the stage start date will be displayed as phase start date. |
| <b>Account Opening Date</b> | Displays the account opening date.   |

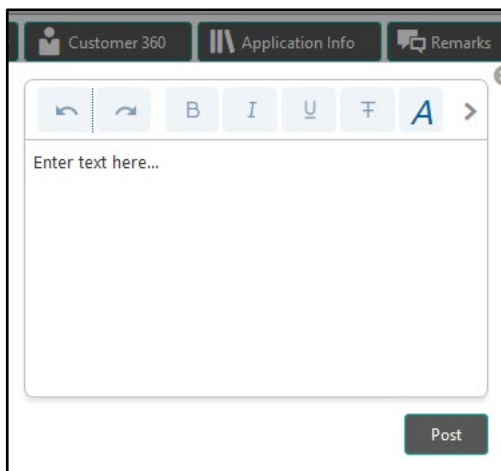
**NOTE:** Application Info tab will not be visible for Application Initiation stage.

## 2.5.5 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 67: Remarks**

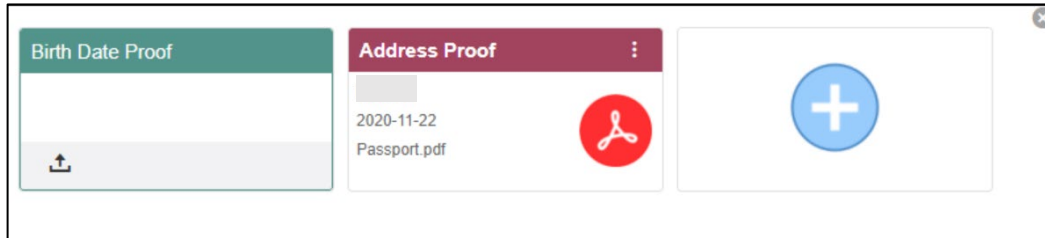


Remarks posted are updated with your user ID, date, and are available to view in the next stages for the users working on that application.

## 2.5.6 Documents

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

**Figure 68: Documents**

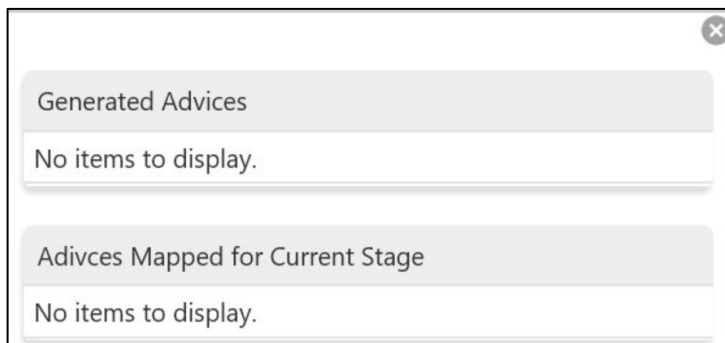


Ensure that mandatory documents are uploaded, as the system will validate the same during the stage submission.

## 2.5.7 Advices

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

**Figure 69: Advices**



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

## 2.6 Tasks

Each stage in Oracle Banking Origination is represented by a functional activity code (List of Glossary). The access to the Stages or stages is cascaded to the users either through the roles or by providing the access for the stage at their user ID level. Stages represents Tasks that the specified user is supposed to work on.

The Task Framework supports the various functions as follows:

- Completed Task
- Free Task
- Hold Task
- My Task Hold Task
- Search and
- Supervisor Task

Once the Application Initiation Process is submitted, the various stages defined in the reference workflow of the individual product is accessed through the Task screens. As mentioned earlier all the child Process Reference Numbers are linked to the Parent Application Reference Number and can be queried by the Application Reference Number itself.

Free Tasks menu displays the tasks which are not acquired by any user and for which the current user is entitled to access. The below mentioned figure shows the Multi-Product Application Originated with Savings and Home Loan Product with the same Application Number. User with entitlement for the process can click **Acquire & Edit** action to work on that stage.

**Figure 70: Free Task**

| Action         | Priority | Process Name               | Process Reference Number | Application Number | Stage                  | Application Date |
|----------------|----------|----------------------------|--------------------------|--------------------|------------------------|------------------|
| Acquire & Edit |          | Savings Retail Process ... | 000SAVLAC0001855         | 000APP000004106    | Application Entry      | 19-03-22         |
| Acquire & Edit |          | Loans Retail Process Ma... | 000HMELN10000866         | 000APP000004106    | Application Entry      | 19-03-22         |
| Acquire & Edit |          | Retail Process Manage...   | 000INIT000004056         | 000APP000004105    | Application Initiation | 19-03-22         |
| Acquire & Edit |          | Current Account Retail ... | 000CURPRM0000094         | 000APP000004100    | Application Enrichment | 19-03-22         |
| Acquire & Edit |          | Current Account Retail ... | 000savval0000419         | 000APP000001856    | Application Entry      | 19-03-22         |
| Acquire & Edit |          | Current Account Retail ... | 000savval0000419         | 000APP000001856    | Application Entry      | 19-03-22         |
| Acquire & Edit |          | Loans Retail Process Ma... | 000HMELN10000862         | 000APP000004084    | Application Entry      | 19-03-22         |
| Acquire & Edit |          | Loans Retail Process Ma... | 000PERLN30000858         | 000APP000004073    | Application Entry      | 19-03-22         |
| Acquire & Edit |          | Loans Retail Process Ma... | 000PERLN30000857         | 000APP000004072    | Application Entry      | 19-03-22         |

For more details on the Origination Process of the specific product, please refer the below user manuals:

- Savings Account Origination User Guide
- Current Account Origination User Guide
- Term Deposit Origination User Guide
- Retail Loans Origination User Guide
- Credit Card Origination User Guide

For more details on the Task framework, please refer the **Tasks** User Guide.

For more details on providing access for the stages to User ID or Roles, please refer the **Oracle Banking Security Management System** User Guide.

### 3 Error Codes and Messages

This topic contains the error codes and messages.

**Table 22: Error Codes and Messages**

| <b>Error Code</b> | <b>Messages</b>   |
|-------------------|---|
| 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       |
| 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_001   | Please provide valid value for Application Number       |
| RPM_CMN_APL_002   | Please provide valid value for Process Reference number |

| <b>Error Code</b> | <b>Messages</b>                                       |
|-------------------|---|
| 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 |
| 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         |

| <b>Error Code</b> | <b>Messages</b>                                       |
|-------------------|---|
| 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-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   |
| RPM-CMN-APL-034   | Please provide valid value for Resident Status of \$1 |

| <b>Error Code</b> | <b>Messages</b>  |
|-------------------|--|
| 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  |
| RPM-CMN-APL-049   | Please provide valid value for Preferred Language of \$1   |



| <b>Error Code</b> | <b>Messages</b>   |
|-------------------|---|
| 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-CM-FLDT-034   | Total Income should not be negative                       |
| RPM-CM-FLDT-035   | Total Expense should not be negative                      |
| 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-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               |

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

| <b>Error Code</b> | <b>Messages</b>   |
|-------------------|---|
| 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   | Please provide valid value for Employee Agreement                       |
| RPM-LO-CMDT-028   | Please provide valid value for Organization Category                    |
| RPM-LO-CMDT-029   | Please provide valid value for Demographics                             |
| RPM-LO-CMDT-030   | Please provide valid value for Employment Start Date.                   |
| RPM-LO-CMDT-031   | Please provide valid value for Industry Type.                           |
| RPM-LO-CMDT-032   | Please provide valid value for Organization Name.                       |
| RPM-LO-CMDT-033   | Please provide valid value for Employee Type.                           |
| 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 |

| <b>Error Code</b> | <b>Messages</b>  |
|-------------------|--|
| 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 |
| 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-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                 |

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

| <b>Error Code</b> | <b>Messages</b>   |
|-------------------|---|
| RPM-LO-FLDT-022   | Please provide a valid value for Asset Type   |
| RPM-LO-FLDT-023   | Please provide a valid value for Net Amount   |
| RPM-LO-FLDT-024   | Please provide a valid value for Liability Type                                     |
| RPM-LO-FLDT-026   | Please provide a valid value for Seq Income No                                      |
| RPM-LO-FLDT-027   | Please provide a valid value for Seq Expense No                                     |
| RPM-LO-FLDT-028   | Please provide a valid value for Seq Asset No                                       |
| RPM-LO-FLDT-029   | Please provide a valid value for Seq Liability No                                   |
| RPM-LO-FLDT-030   | Please provide a valid value for Seq Basic Details No                               |
| RPM-LO-FLDT-031   | Please provide a valid value for Seq Parent Details No                              |
| RPM-LO-FLDT-036   | Net Amount should be greater than zero  |
| RPM-PD-032        | Cannot cancel the application as one or more process has crossed irrevocable stages |
| RPM-PD-001        | generateSequenceNumber : Entity cannot be null                                      |
| RPM-PD-002        | Sequence Generator failed to generate the reference number                          |
| RPM-PD-003        | businessProductCode cannot be null  |
| RPM-PD-004        | Error while fetching Business Process   |
| RPM-PD-005        | Error while Fetching the Business Products  |

| <b>Error Code</b> | <b>Messages</b>  |
|-------------------|--|
| 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                            |
| 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                     |

| <b>Error Code</b> | <b>Messages</b>   |
|-------------------|---|
| RPM-PD-022        | Error occurred while acquiring the task                                     |
| RPM-PD-023        | ProcessRefNo cannot be null   |
| RPM-PD-024        | Failed in domain save   |
| RPM-PD-025        | Error occurred while releasing the task                                     |
| RPM-PD-026        | Application submit/save failed for External System                          |
| RPM-PD-027        | Application fetch failed for External System                                |
| RPM-PD-028        | No Business Process maintained for the given Business Product               |
| RPM-PD-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-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-033        | Mandatory Datasgments \$1 are missing for the reference number \$2          |
| RPM-PD-034        | Datasgment Code(s) is missing for \$1 for the reference number \$2          |
| RPM-PR-001        | Error occurred while getting the cart details                               |



| <b>Error Code</b> | <b>Messages</b>                           |
|-------------------|---|
| RPM_TC_011        | Error occurred while getting uploaded Doc |
| RPM-TO-001        | Mandatory Checklist(s) - \$1              |
| RPM-TO-020        | Mandatory Document(s) - \$1               |

## 4 Annexure - Advices

### 4.1 IPA Offer Letter

Date: <IPA Issue Date>

Bank Name

Branch Name

Branch Address Line 1

Branch Address Line 2

Branch Address Line 3

Branch Country

#### **Congratulations**

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

|   |  |
|---|--|
| <b>Proposed Borrower/s:</b>                   | <Applicants>                           |
| <b>Business Product:</b>                      | <Product Code> - <Product Name>        |
| <b>Approved In Principle Amount:</b>          | <Currency Code> <Eligible Loan Amount> |
| <b>Interest Rate on which IPA is offered:</b> | <IPA Rate> %                           |
| <b>Loan Tenure:</b>                           | <Loan Tenure>                          |
| <b>IPA Expiry Date:</b>                       | <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, <Bank Name> 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.

Yours faithfully,

Bank Name

## 4.2 IPA Rejection

Bank Name  
Branch Name

To,  
Customer Name  
Address Line1  
Address Line2  
State  
City  
Pin code

Sub: Rejection of In Principle Approval Request

Dear Sir/Madam,

We regret to inform you that your request for an 'In Principle Approval' has been declined. The reason for this decision is that you do not meet the required criteria.

Please feel free to contact us if you need further clarifications.

Yours faithfully,

<Manager Name>

<Bank Name>

## 5 List of Glossary

| <b>Sequence</b> | <b>Process Code</b> | <b>Process Code Description</b>  | <b>Stage Code</b> | <b>Stage Code Description</b> |
|-----------------|---------------------|----------------------------------|-------------------|-------------------------------|
| 1               | INIT                | Retail Application<br>Initiation | RPM_INITIATION    | Initiation                    |