

**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**

Abbreviation	Description
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**

Topics	Description
<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**

Icons	Function
	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 for Individual customers, and Term Loan and Business Loan for Small and Medium Business customers. 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
  - Loans
  - Current Account
  - Term Deposits

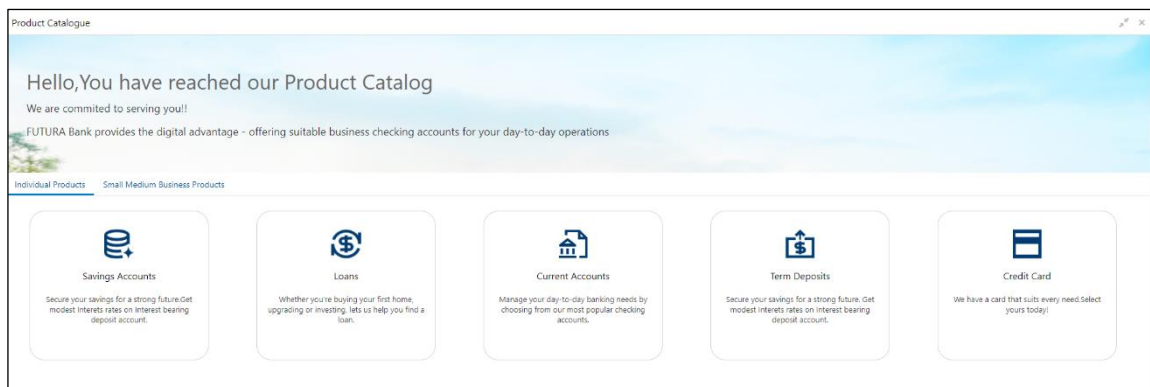
### Prerequisite

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.

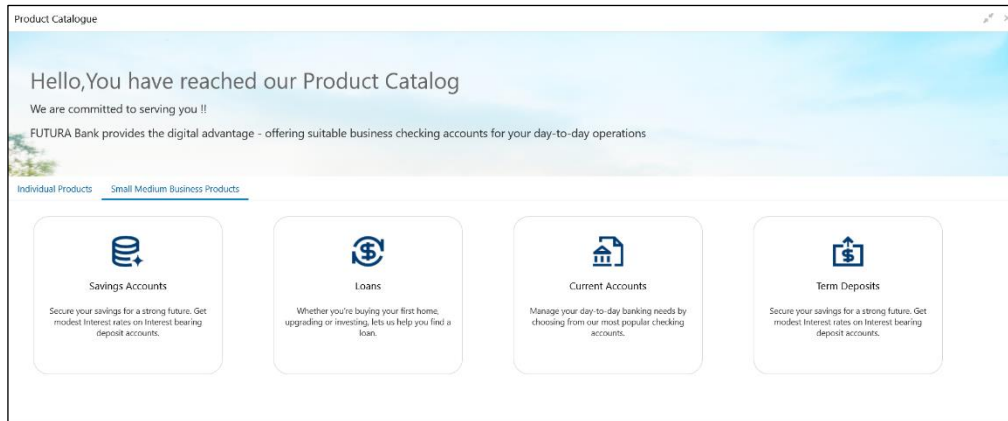
**Figure 1: Product Catalogue – Individual Products**



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 – Individual Products**

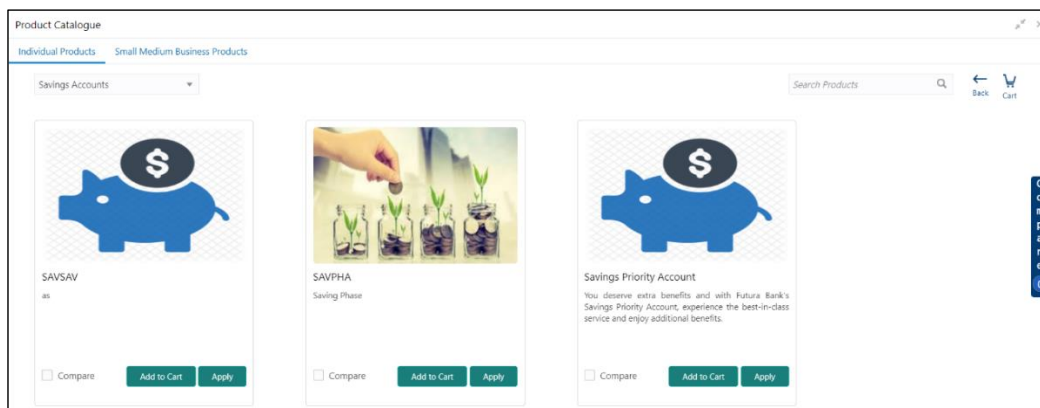
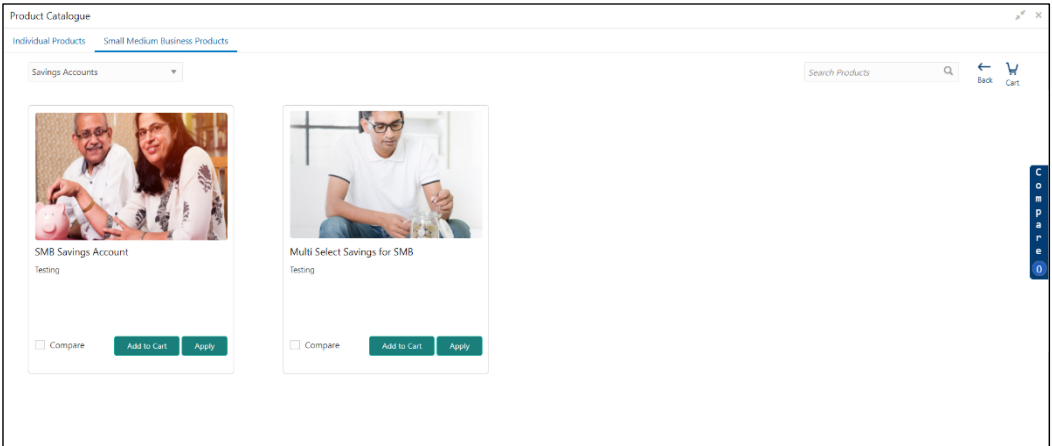


Figure 4: Savings Accounts – Small and Medium Business Products



2. On **Product Catalogue – Individual Products** or **Small Medium Business Products** screen, click **Loans**.

→ The **Loans** screen is displayed.

Figure 5: Loans – Individual Products

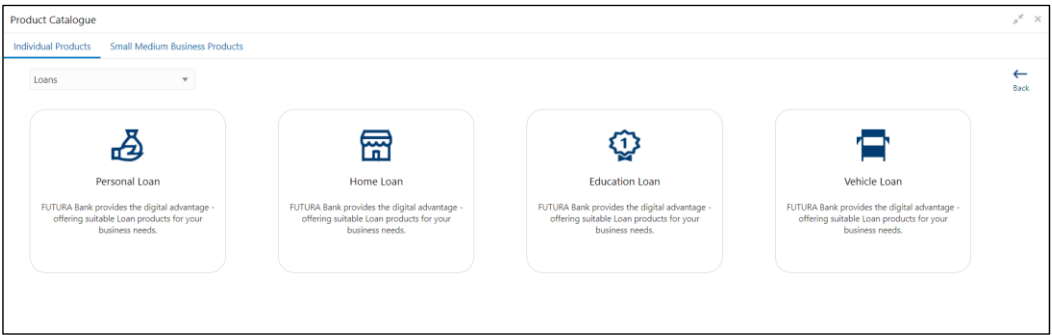
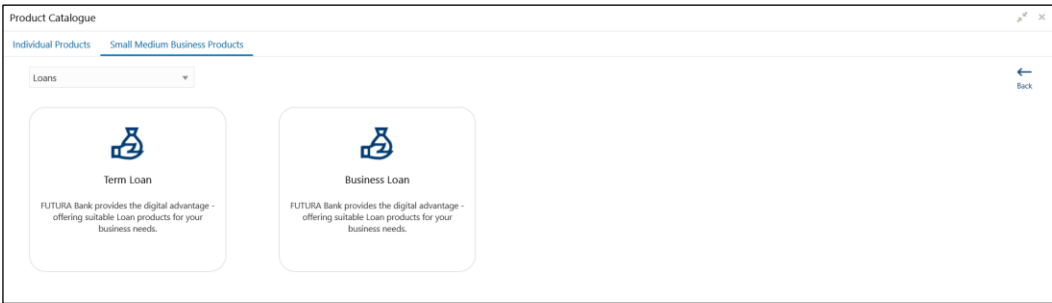


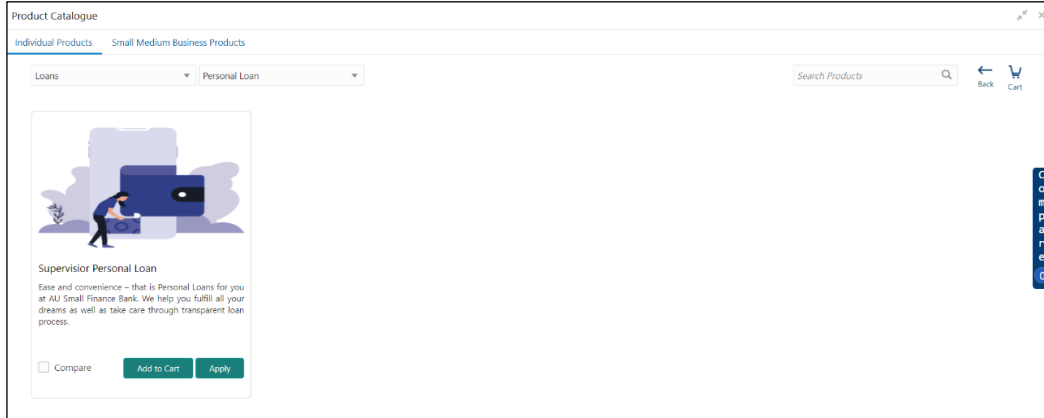
Figure 6: Loans - Small and Medium Business Products



3. On **Loans – Individual Products** screen, click **Personal Loan**.

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

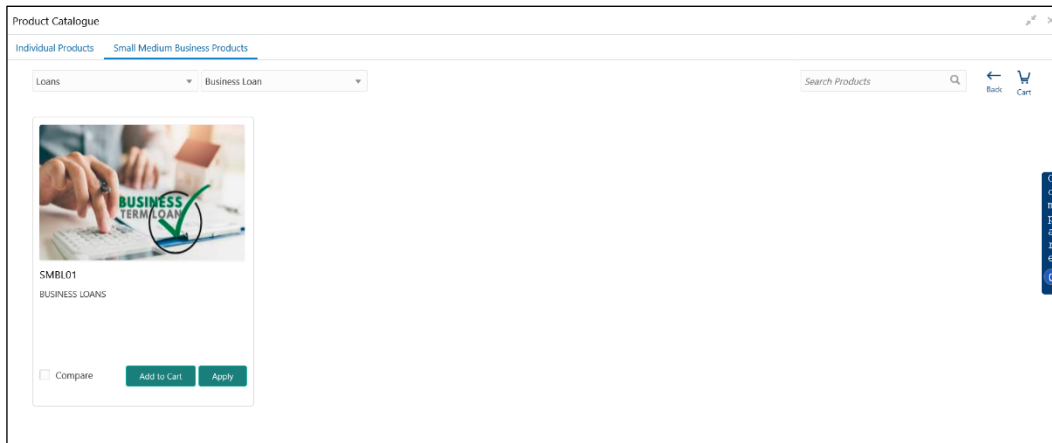
**Figure 7: Personal Loan**



4. On **Loans - Small Medium Business Products** screen, click **Business Loan**.

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

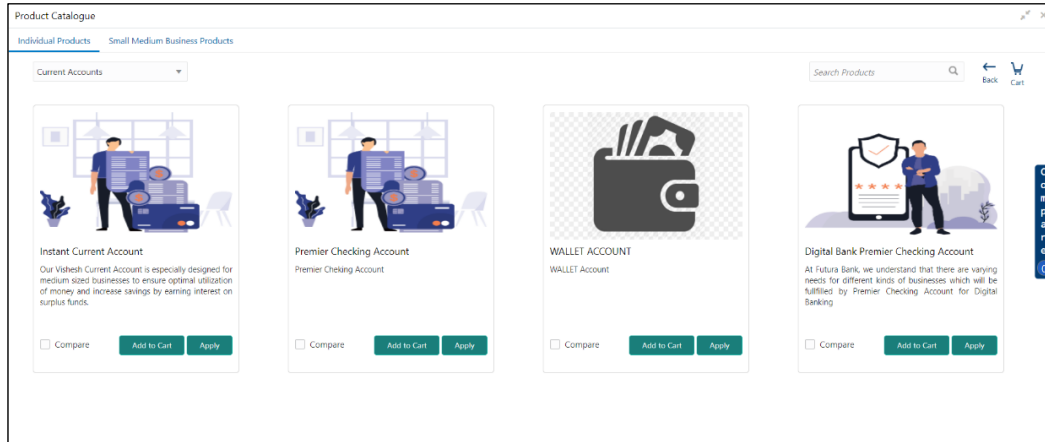
**Figure 8: Business Loan**



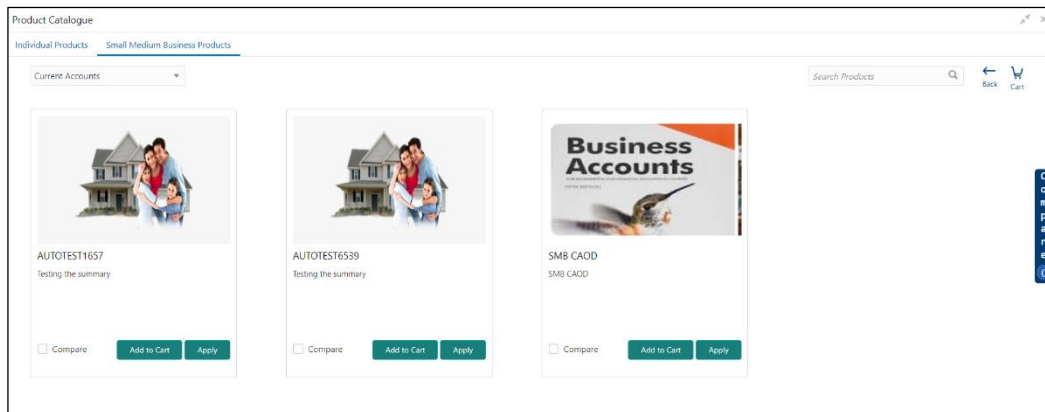
- On **Product Catalogue – Individual Products** or **Small Medium Business Products** screens, click **Current Accounts**.

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

**Figure 9: Current Accounts - Individuals**



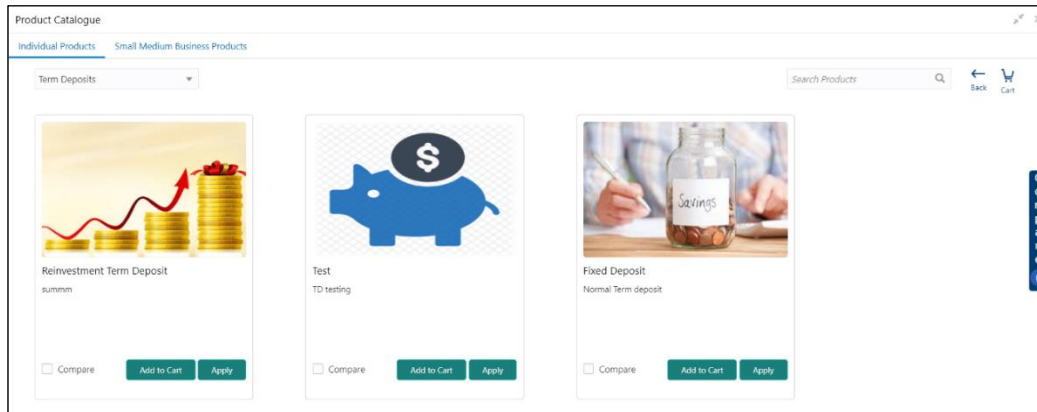
**Figure 10: Current Accounts – Small and Medium Business (SMB)**



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

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

**Figure 11: Term Deposits - Individuals**



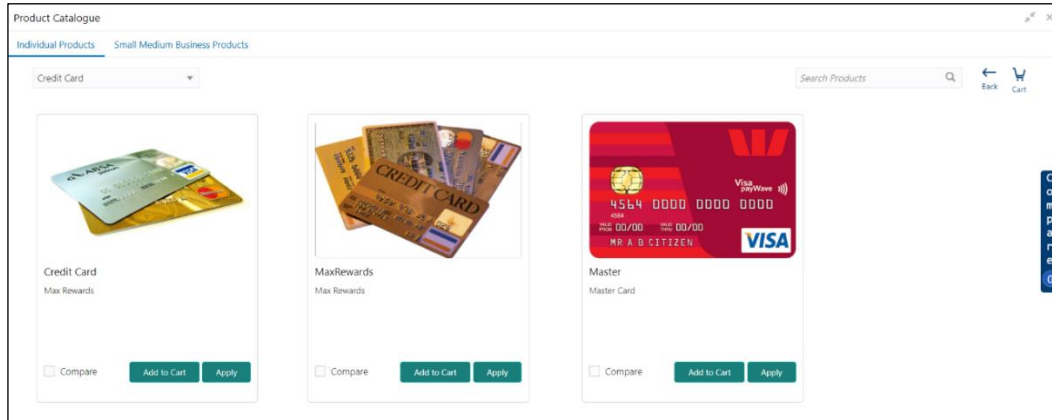
**Figure 12: Term Deposits – Small and Medium Business (SMB)**



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

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

**Figure 13: Credit Card**



8. 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
9. 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.
10. 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.

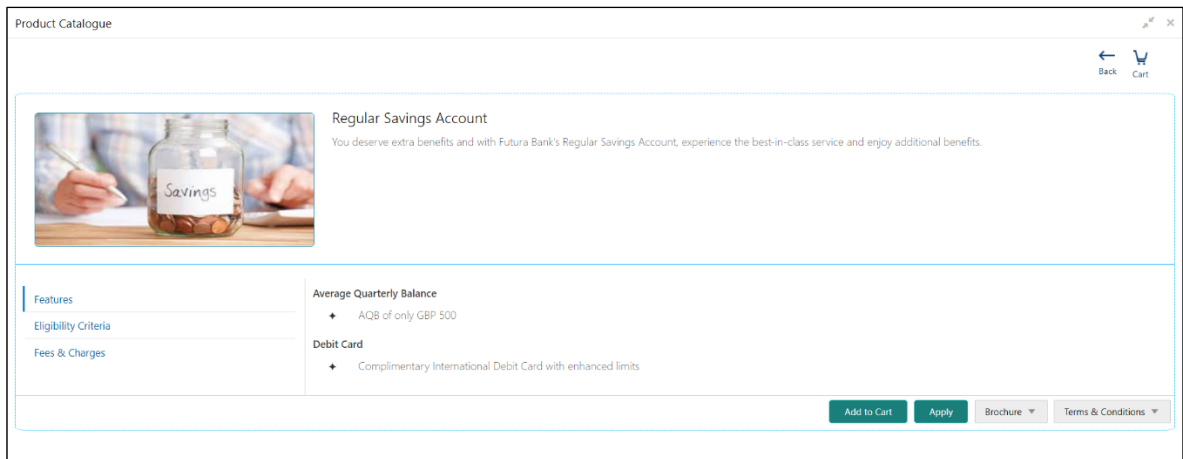
3. Select the product type and select the specific business product.

### Prerequisite

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

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

**Figure 14: Savings Account Product Details**

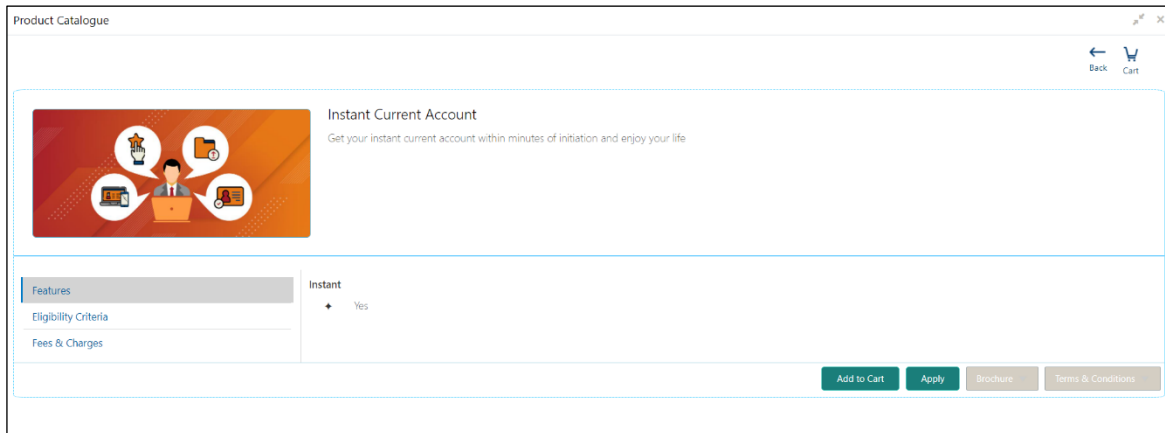


## Prerequisite

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

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

**Figure 15: Current Account Product Details**

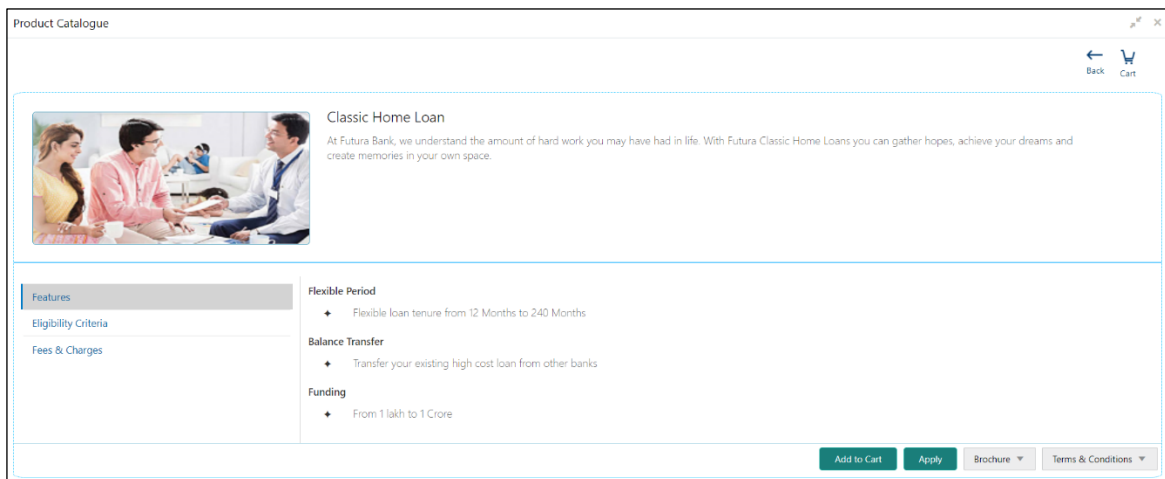


## Prerequisite

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

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

**Figure 16: Loan Account Product Details**

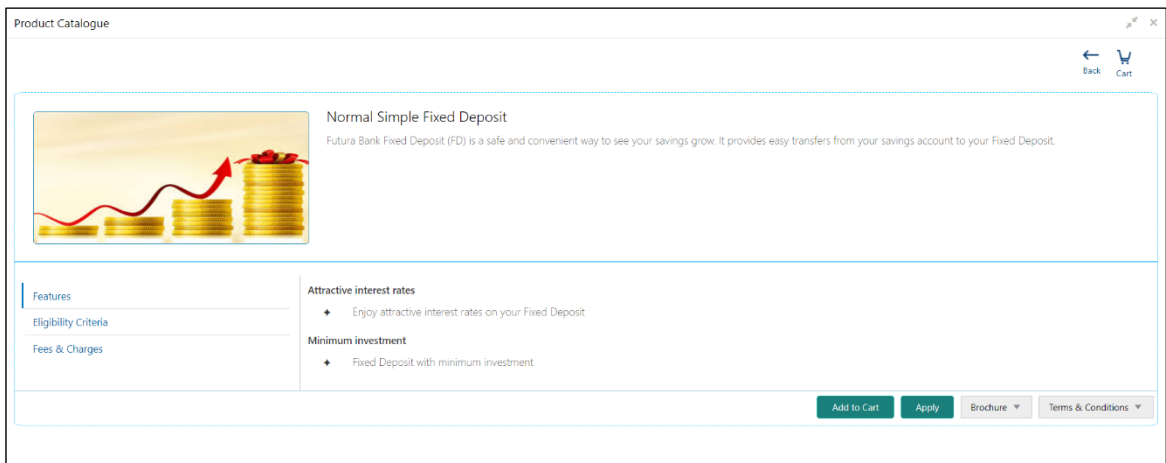


**Prerequisite**

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

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

**Figure 17: Term Deposit Product Details**

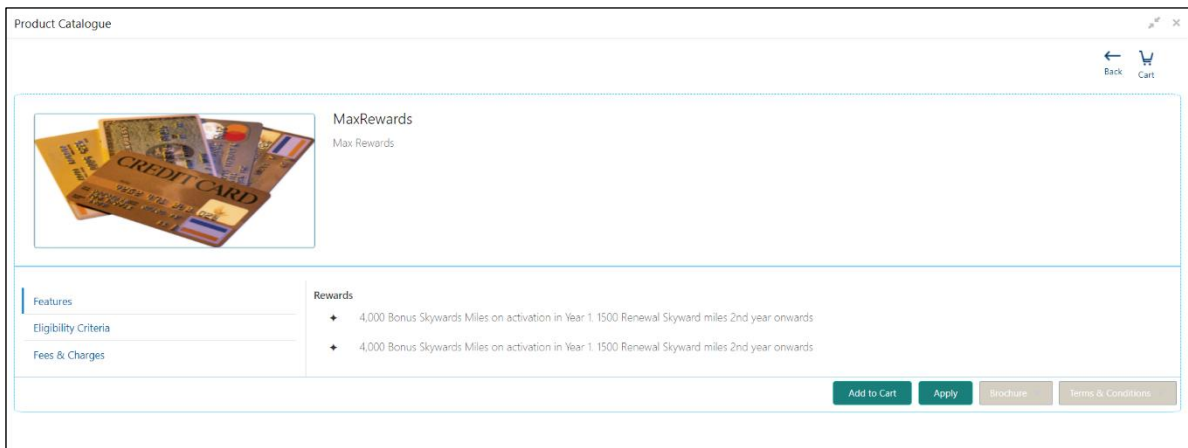


**Prerequisite**

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

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

**Figure 18: 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

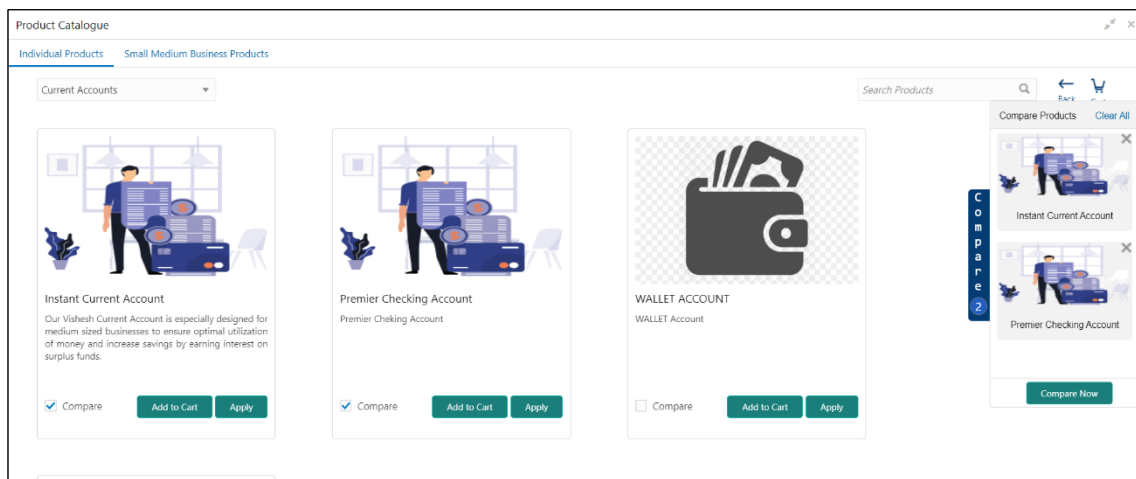
The **Compare Products** screen allows to compare the product attributes for the selected products. The system allows only three products to compare under the same product type. This feature is available for both the customer types where the relevant business products can be compared.

### 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.

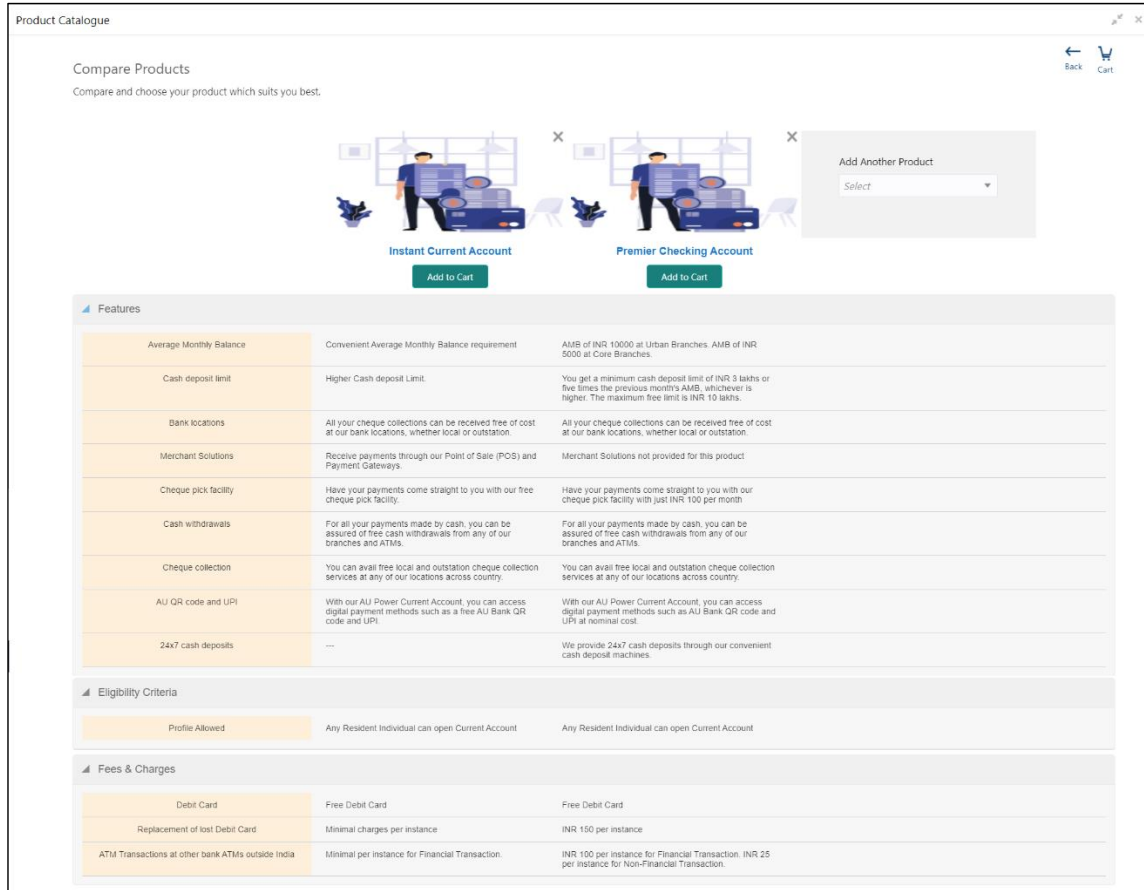
**Figure 19: Compare Products Pop-up**



4. Click **Compare Now**.

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

**Figure 20: 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
<b>Product Image</b>	Displays the product image.
<b>Business Product Name</b>	Displays the business product name.
<b>Add to Cart</b>	It allows to add the selected product to the cart.
<b>Features</b>	The various features updated for the business product is displayed. The system can display multiple statements for a feature name.

Field	Description
<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.



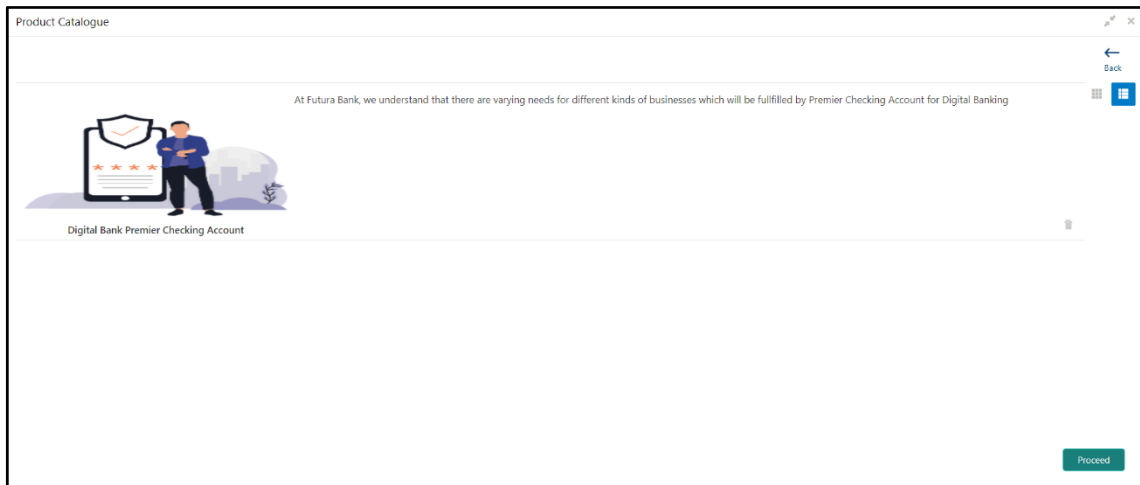
- Click  icon on the top right side.


### Prerequisite


The cart has single product.

→ The **Cart** screen is displayed.

**Figure 21: Cart Screen with Single Product**



- In this example, we are going to originate a multiproduct application and will select a Home Loan Product also in the cart.
- 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.

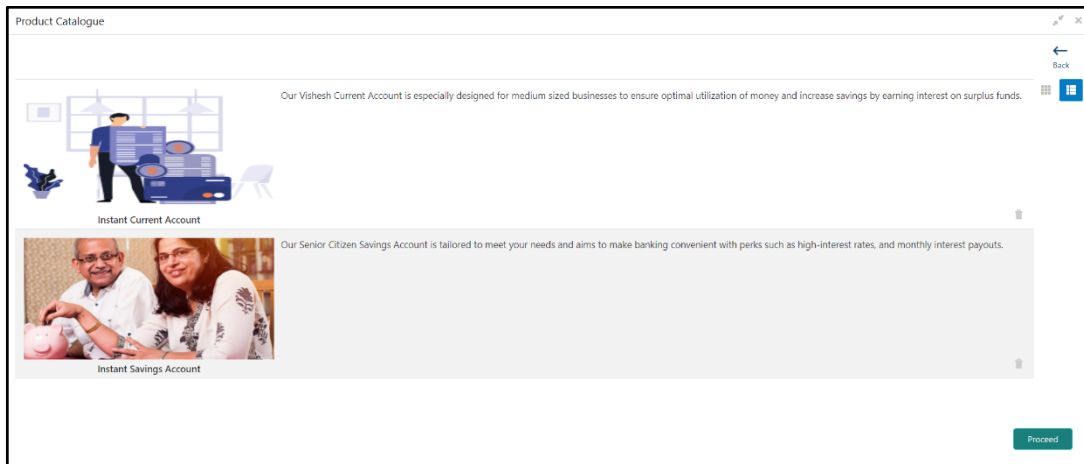
8. Click  icon on the top right side.

### Prerequisite

The cart has multiple products.

→ The **Cart** screen is displayed.

**Figure 22: Cart Screen with Multiple Products**



9. 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 23: Customer Information - Individual**

The screenshot displays the 'Customer Information - Individual' form. At the top, there's a header bar with 'Initiate - 006APP00012231' and navigation icons. The form is divided into several sections: 'Customer Information' (with fields for Customer type, Ownership, Number of Applicants, Title, First Name, Middle Name, Last Name, Name in Local Language, Gender, Date of Birth, Resident Status, Country of Residence, Birth Country, Nationality, Citizenship, Marital Status, ID Type, Unique ID No., Preferred Language, Preferred Currency, Customer Segment, Customer Category, Customer Location, Details Of Special Need, Remarks For Special Need, and Relationship Manager ID), 'Address' (with fields for Address and Communication Address), 'Signature' (with fields for Upload Signature, Signature ID, Signature, Remarks, and Action), and 'Remarks' (with a field for Remarks). There are also 'Add' and 'Cancel' buttons at the bottom right. The form is titled 'Initiate - 006APP00012231' and shows various fields for customer data.


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**


Field	Description
<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>



Field	Description
<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>Name in Local Language</b>	Specify the name in local language 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. 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.

Field	Description
<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.
<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>
<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>	<p>Select the segment of the customer. Available options are:</p> <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>	<p>Select the sub type of the customer. Available options are:</p> <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.

Field	Description
<b>Preferred Currency</b>	Select the preferred currency.
<b>Customer Location*</b>	Click <b>Search</b> icon and select the Customer Location.
<b>Details Of Special Need</b>	<p>Select the special need details. Available options are:</p> <ul style="list-style-type: none"> <li>• <b>Blindness</b></li> <li>• <b>Cerebral Palsy</b></li> <li>• <b>Low vision</b></li> <li>• <b>Locomotor disability</b></li> <li>• <b>Leprosy-cured</b></li> <li>• <b>Mental retardation</b></li> <li>• <b>Mental illness</b></li> <li>• <b>Hearing Impairment</b></li> </ul>
<b>Remarks For Special Need</b>	Specify the remarks for special need selected.
<b>Relationship Manager ID</b>	Click <b>Search</b> icon and select the Relationship Manager ID.
<b>Staff</b>	Select to indicate if customer is staff of the bank.
<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>



Field	Description
<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.
<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>Signatures</b>	<p>Click  icon to upload the signatures for the customer.</p> <p>Click <b>Add</b> button to add the additional signatures.</p> <p>Click <b>Cancel</b> button to discard the added details.</p> <p>On Submit, signature will be handed off to Oracle Banking Party.</p>

Field	Description
<b>Upload Signature</b>	<p>Drag and drop the signature file or click on <b>Select or drop files here</b> to browse and upload the signature from the local system.</p> <p><b>NOTE:</b> PNG &amp; JPEG file formats are supported.</p>
<b>Uploaded Signature</b>	Displays the uploaded signature.
<b>Remarks</b>	Specify the remarks related to the signature.
<b>Signature ID</b>	Displays the Signature ID for the added signature.
<b>Signature</b>	Displays the added signature.
<b>Remarks</b>	Displays the remarks for the added signature.
<b>Action</b>	<p>Click  to edit the added signatures</p> <p>Click  to delete the added signatures.</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>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.

5. Click **Upload Document** to fetch the customer information from the uploaded documents.

→ The **Customer Information - Upload Document** screen is displayed.

**Figure 24: Customer Information – Upload Document**

The screenshot shows a web interface for uploading documents. It features a title bar with a close button. Below the title bar, there's a section titled 'Upload Document'. This section contains two dropdown menus: 'Document Name \*' and 'Country Of Issue \*'. Below these dropdowns is a dashed rectangular box with the text 'Drop files here or click to select' inside it.

The fields which are marked with asterisk are mandatory.

**Table 7: Customer Information - Upload Document – Field Description**

Field	Description
<b>Document Name*</b>	<p>Select the document name from the drop-down list.</p> <p>The available options are:</p> <ul style="list-style-type: none"> <li>• <b>Driving License</b></li> <li>• <b>Passport</b></li> </ul>
<b>Country of Issue*</b>	<p>This field is defaulted, for the document name is selected.</p> <p><b>NOTE:</b> This fields is editable.</p>
<b>Upload Document</b>	<p>Drag and drop the document or click on <b>Select or drop files here</b> to browse and upload the document from the local system.</p> <p><b>NOTE:</b> PNG &amp; JPEG file formats are supported.</p>

6. After the document is uploaded,
- The **Verify Information** section is displayed.

**Figure 25: Verify Information**

The screenshot shows a web interface titled "Verify Information". At the top, there is a preview of an Arizona Driver License. Below the preview, the form is organized into two columns. The left column contains fields for First Name, Last Name, Gender (a dropdown menu), Unique Id No, Address Type, Street, State, and Zipcode. The right column contains fields for Middle Name, Date Of Birth (with a calendar icon), Unique Id Type (a dropdown menu showing "Driving License"), Unique Id Expiry Date (with a calendar icon), Building, City, Country (with a search icon), and Issue Date (with a calendar icon). At the bottom left, there is a section for "Update Address" with radio buttons for "Yes" (selected) and "No". At the bottom right, there is a green button labeled "Update & Save".

7. On the **Verify Information** screen, the fields are pre-populated with extracted data. For more information on fields, refer to the field description table below.

**Table 8: Verify Information – Field Description**

Field	Description
<b>First Name</b>	This field is pre-populated with the extracted data. Modify the first name of the applicant, if required.
<b>Middle Name</b>	This field is pre-populated with the extracted data. Modify the middle name of the applicant, if required.
<b>Last Name</b>	This field is pre-populated with the extracted data. Modify the last name of the applicant, if required.

Field	Description
<b>Date of Birth</b>	This field is pre-populated with the extracted data. Modify the date of birth of the applicant, if required.
<b>Gender</b>	This field is pre-populated with the extracted data. Modify the gender of the applicant, if required.
<b>Unique Id Type</b>	Displays the unique ID type of the applicant based on the document uploaded.
<b>Unique Id No</b>	This field is pre-populated with the extracted data. Modify the unique ID number of the uploaded document, if required.
<b>Unique Id Expiry Date</b>	This field is pre-populated with the extracted data. Modify the unique ID expiry date of the uploaded document, if required.
<b>Birth Country</b>	This field is pre-populated with the extracted data. Modify the birth country of the applicant, if required.
<b>Nationality</b>	<p>This field is pre-populated with the extracted data. Modify the nationality of the applicant.</p> <p><b>NOTE:</b> This field appears only if the <b>Document Name</b> is selected as <b>Passport</b>.</p>
<b>Address Type</b>	<p>This field is pre-populated with the extracted data. Modify the address type of the applicant.</p> <p>The available options:</p> <ul style="list-style-type: none"> <li>• <b>Permanent address</b></li> <li>• <b>Residential address</b></li> <li>• <b>Communication address</b></li> <li>• <b>Office address</b></li> </ul> <p><b>NOTE:</b> By default, the permanent address is selected, This field appears only if the <b>Document Name</b> is selected as <b>Driving License</b>.</p>

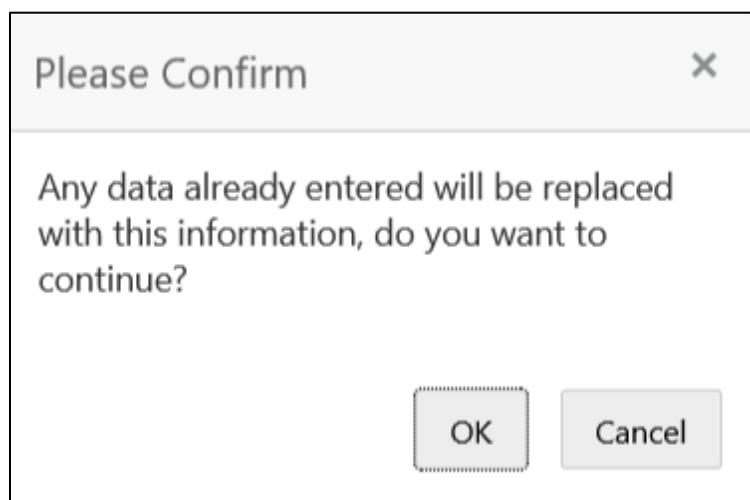
Field	Description
<b>Building</b>	<p>This field is pre-populated with the extracted data. Modify the building name of the applicant, if required.</p> <p><b>NOTE:</b> This field appears only if the <b>Document Name</b> is selected as <b>Driving license</b>.</p>
<b>Street</b>	<p>This field is pre-populated with the extracted data. Modify the street name of the applicant, if required.</p> <p><b>NOTE:</b> This field appears only if the <b>Document Name</b> is selected as <b>Driving License</b>.</p>
<b>City</b>	<p>This field is pre-populated with the extracted data. Modify the city name of the applicant, if required.</p> <p><b>NOTE:</b> This field appears only if the <b>Document Name</b> is selected as <b>Driving License</b>.</p>
<b>State</b>	<p>This field is pre-populated with the extracted data. Modify the state of the applicant, if required.</p> <p><b>NOTE:</b> This field appears only if the <b>Document Name</b> is selected as <b>Driving License</b>.</p>
<b>Country</b>	<p>This field is pre-populated with the extracted data. Modify the country name of the applicant, if required.</p> <p><b>NOTE:</b> This field appears only if the <b>Document Name</b> is selected as <b>Driving License</b>.</p>
<b>Zipcode</b>	<p>This field is pre-populated with the extracted data. Modify the zip code of the applicant, if required.</p> <p><b>NOTE:</b> This field appears only if the <b>Document Name</b> is selected as <b>Driving License</b>.</p>

Field	Description
<b>Issue Date</b>	<p>This field is pre-populated with the extracted data. Modify the issue date of the driving license, if required.</p> <p><b>NOTE:</b> This field appears only if the <b>Document Name</b> is selected as <b>Driving License</b>.</p>
<b>Update Address</b>	<p>Select the option whether the address has to be updated with the extracted data.</p> <p>The available options are</p> <ul style="list-style-type: none"> <li>• <b>Yes</b></li> <li>• <b>No</b></li> </ul>

8. Click **Update and Save** to pre-populated the data fields in the **Customer Information** screen.

→ The **Confirmation** screen displays.

**Figure 26: Confirmation**



- a. Click **OK** to override the data fields with the extracted data.
- b. Click **Cancel** to cancel the override action and return to **Verify Information** screen.

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

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

**Figure 27: Customer Information – Small and Medium Business (SMB)**


9. 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 9: 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.  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>	<p>Select the address type for the applicant from the drop-down list.</p> <ul style="list-style-type: none"> <li>• <b>Permanent Address</b></li> <li>• <b>Residential Address</b></li> <li>• <b>Communication Address</b></li> <li>• <b>Office Address</b></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.
<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>

#### Customer Dedupe Check:

Based on the configuration available at the Bank level / Properties Table, the Dedupe service call can be enabled or disabled for the product Origination.

If the **Customer Dedupe** service check is enabled, upon capturing the New Customer details, the system compares the same with the existing customer's records. If there are any matching hits, the list of Duplicate records which matches to the New Customer Details will be displayed.

The customer details are compared based on a set of attributes configured. (Refer to Oracle Banking Party Documentation for Dedupe attributes configuration)

- Click **Next** to perform the dedupe check and display the result.

→ The **De-Dupe Result** screen is displayed.

**Figure 28: De-Dupe Results**

De-Dupe Results

Following matching records are found, Please verify

▲ Vikash Kumar

CIF Number	PTY Number	First Name	Last Name	Customer Type	DOB	Contact Number	ID/Registration Number	Status
100011		Vikash	Anand	I	03-01-1990	0988098009		COMPLETED

OK Ignore

▲ Sanjeet Singh

CIF Number	PTY Number	First Name	Last Name	Customer Type	DOB	Contact Number	ID/Registration Number	Status
100012		Sanjeet	Kumar	I	10-01-1990	0988056009		IN-PROGRESS

OK Ignore

Cancel Submit

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

**Table 10: De-Dupe Results – Field Description**

Field	Description
<b>CIF Number</b>	Displays the CIF Number.
<b>PTY Number</b>	Displays the PTY Number.
<b>First Name</b>	Displays the First Name.
<b>Last Name</b>	Displays the Last Name.
<b>Customer Type</b>	Displays the Customer Type.
<b>DOB</b>	Displays the Date of Birth.
<b>Contact Number</b>	Displays the Contact Number.
<b>ID/Registration Number</b>	Displays the Registration number.
<b>Status</b>	Displays the <b>Status</b> of the De-Dupe check.

The dedupe check result will be displayed within a grid and the user will have to select the relevant row with the following options:

- **OK** - If the user selects a row in the grid and click **OK**, the selected customer record data will be considered, and it replaces the New Customer Details captured in the **Customer Information** data segment.
- **Ignore** - If the user does not want to select any row in the grid and click **Ignore**, the New Customer Details captured will be persisted and taken into the **Customer Information** data segment.
- **Submit** – If the user wants to submit the selected actions on the dedupe results, click **Submit**. This will take the user to the next data segment by performing the selected actions.
- **Cancel** - If the user wants to cancel any action which needs to be taken on the Dedupe results, click **Cancel**. This will take the user back to the **Customer Information** data segment without any change in the data of the earlier captured New Customer details.

## 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 29: Product Details (Savings Account)**

The screenshot displays the 'Product Details' screen for a 'Savings Account'. The interface includes a top navigation bar with icons for Customer 360, Remarks, Documents, and Advice. A left sidebar shows 'Customer Information' and 'Product Details' (selected). The main content area is divided into two tabs: 'Savings Account' and 'Max Savings Account'. The 'Savings Account' tab is active, showing a promotional image and text about extra benefits. Below this, there are several input fields and sections: 'Account Branch' (000), 'Account Currency' (GBP), 'Application Date' (26/03/20), and 'Overdraft Requested' (toggle). A 'Funding the Account' section includes 'Amount' (GBP), 'Cheque Number', 'GL Account Number', and 'Funded By' (Other Bank Cheque, Value Date: 26 Mar 2020, Cheque Date). At the bottom, there are fields for 'Application Date' (26 Mar 2020), 'Application Priority' (Low, Medium, High), and 'Sourced By' (DOUGER1). A 'Save' button is at the bottom left, and 'Back', 'Next', 'Save & Close', and 'Cancel' buttons are at the bottom right.

Figure 30: Product Details (Current Account)

Initiate - 000APP000004347

Customer Information | **Product Details** | Summary

Account Type: **Current Account** | Business Product Name: **Premier Checking Account**

At Futura Bank, we understand that there are varying needs for different kinds of businesses which will be fulfilled by Premier Checking Account.

Account Branch: 000 | Account Currency: GBP | Application Date: 26/03/20 | Overdraft Requested: ☒

Fund the Account: ☒ | Fund By: Other Bank Cheque | Transaction Reference No: | Amount: GBP | Value Date: 26 Mar 2020 | Cheque Number: | Cheque Date: | GL Account Number: | GL Account Description: | Application:

Application Date: 26 Mar 2020 | Application Priority: Low Medium High | Sourced By: DOCUSER1 | DOCUSER1

Audit | Back | Next | Save & Close | Cancel

Figure 31: Product Details (Term Deposit)

Initiate - 000APP000004348

Customer Information | **Product Details** | Summary

Account Type: **Term Deposit Account** | Business Product Name: **Normal Simple Fixed Deposit**

Futura Bank Fixed Deposit (FD) is a safe and convenient way to see your savings grow. It provides easy transfers from your savings account to your Fixed Deposit.

Account Branch: 000 | Account Currency: GBP | Term Deposit Amount: £1,234.00 | Term Deposit Tenure: 3 MM | Compute: | Interest Rate: 3.5 | Interest Amount: GBP136.00 | Maturity Amount: GBP1,370.00

Fund the Account: ☒ | Fund By: Other Bank Cheque | Transaction Reference No: | Term Deposit Amount: GBP1,234.00 | Value Date: 26 Mar 2020 | Cheque Number: | Cheque Date: | GL Account Number: | GL Account Description: | Application:

Deposit Type: Simple Term Deposit | Interest Payout: Monthly | Interest Payout Mode: External Account

External Account Transfer Interest

BIC Code: CITIUS33PBG | Bank: CITI | COTIBANK | Branch: FBG | LONG ISLAND | Account Holder Name: XYZ | External Account Number: CFI38782 | Maturity Instruction: Renew Principal Only

Application Date: 26 Mar 2020 | Application Priority: Low Medium High | Sourced By: DOCUSER1 | DOCUSER1

Audit | Back | Next | Save & Close | Cancel



Figure 32: Product Details (Loan Product)

Initiate - 006APP000034374

Customer Information

Product Details

Account Type: Business Loan

Business Product Name: SMBL01

BUSINESS LOANS

Account Branch: 006

Account Currency: GBP

Purpose of Loan

Loan Tenure: YY MM DD

Estimated Cost: GBP

Customer Contribution: GBP

Requested Loan Amount: GBP

Application

Application Date: Mar 30, 2018

Application Priority: Low Medium High

Sourced By: SVAD451

Back Next Save & Close Cancel

Figure 33: Product Details (Credit Card)

Initiate - 000APP000001320

Product Details

Card Type: Retail Credit Card

Business Product Name: SBI Credit Card

SBI Credit Card

Card Currency: GBP

Credit Card Limit: Maximum Card Limit

Maximum Card Limit: GBP100,000,000.00

Application

Application Date: 26 Mar 2020

Application Priority: Low Medium High

Sourced By: BHARAT2

Back Next Save & Close Cancel

- 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: 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.

Field	Description
<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.  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.  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.  Currently Initial Funding through Cash is only allowed. Select Cash from the drop-down.  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.  <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>	Select the loan tenure in year, months and days.  The system will validate the minimum and maximum tenure for the selected currency.  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. This field is mandatory.
<b>Estimated Cost</b>	Specify the estimated cost for the Home Project/Education or Vehicle.
<b>Customer Contribution</b>	Specify the margin amount contributed by the customer.  <b>NOTE:</b> Customer Contribution can be zero also.
<b>Requested Loan Amount</b>	Displays the calculated loan amount.  Loan Amount = Estimated Cost – Customer Contribution  The system will validate the minimum and maximum loan amount.

Field	Description
<b>Purpose of Loan</b>	Specify the loan purpose.  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. Search and select the account branch from the branch list.
<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.  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.  This field is mandatory.
<b>Term Deposit Tenure</b>	Select the loan tenure in year, months and days.  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.

Field	Description
<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.  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.  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.  This field is mandatory.
<b>External Account Number</b>	Specify the external account number.  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.  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.  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.  <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.  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 34: 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 12: 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.

Data Segment	Description
<b>Credit Card Details</b>	Displays the credit card details.
<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.

### Application De-Dupe:

Based on the configuration available at the Bank level / Properties Table, the Dedupe service call can be enabled or disabled for the product Origination.

If application dedupe service is enabled, System will check that any application is in progress for same product and customer combination. On Submit, if any duplicate application exists, override will show a message with other in progress application numbers. User can select the override check box and proceed or take appropriate action.

→ The **Overrides** screen is displayed.

**Figure 35: Overrides**

Stage Movement Submission

1 Override 2 Checklist 3 Outcome

**Customer Information**

Duplicate application with same Product is applied by customer, refer 006APP000034465,006APP000034375 ☐

Accept Overrides & Proceed

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 36: Checklist**

Stage Movement Submission

Overrides Checklist Outcome

Checklist

- Verified the documents provided are as per bank policy. ☒
- Verify Photo and Signature ☒
- Verify that the name on the application is as per the document provided. ☒
- Verify the documents supporting the financial position ☒
- Verify the address is as per the supporting ☐

Save & Proceed

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 37: Outcome**

Stage Movement Submission

Overrides Checklist Outcome

Select an Outcome

PROCEED

Remarks

Submit

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

- Proceed
- Reject By Bank

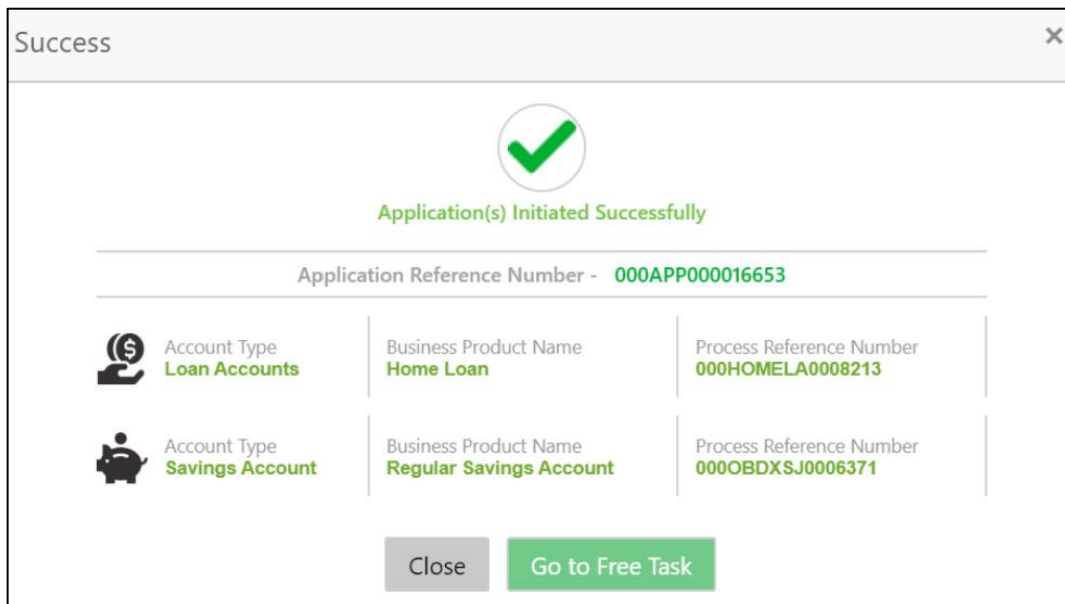
Outcomes configured in the conductor workflow for the business process is available in the dropdown list.

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

8. Click **Submit**.

→ The **Confirmation** screen is displayed.

**Figure 38: 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 39: Free Tasks**

<span>Refresh</span> <span>Acquire</span> <span>Delegate</span> <span>Reassign</span> <span>Flow Diagram</span>										
<input type="checkbox"/>	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...	000INTO00004097	000APPO00004146	Application Initiation	19-03-22	000		
<input type="checkbox"/>	Acquire & Edit		Retail Process Manage...	000INTO00004096	000APPO00004145	Application Initiation	19-03-22	000		
<input type="checkbox"/>	Acquire & Edit		Retail Process Manage...	000INTO00004095	000APPO00004144	Application Initiation	19-03-22	000		
<input type="checkbox"/>	Acquire & Edit		Retail Process Manage...	000INTO00004094	000APPO00004143	Application Initiation	19-03-22	000		
<input type="checkbox"/>	Acquire & Edit		Retail Process Manage...	000INTO00004093	000APPO00004142	Application Initiation	19-03-22	000		
<input type="checkbox"/>	Acquire & Edit		Retail Process Manage...	000INTO00004091	000APPO00004140	Application Initiation	19-03-22	000		

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

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

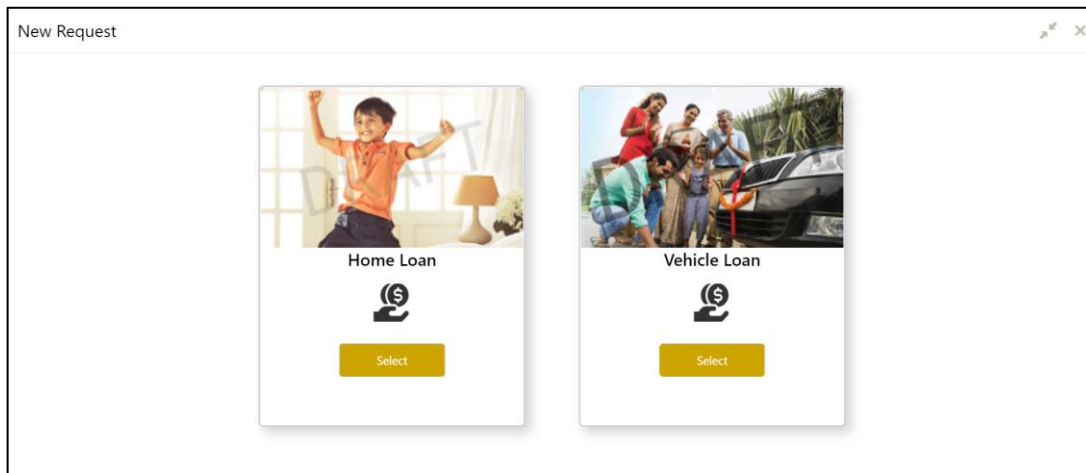
Specify **User Id** and **Password**, and login to **Home screen**.

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 40: New Request**



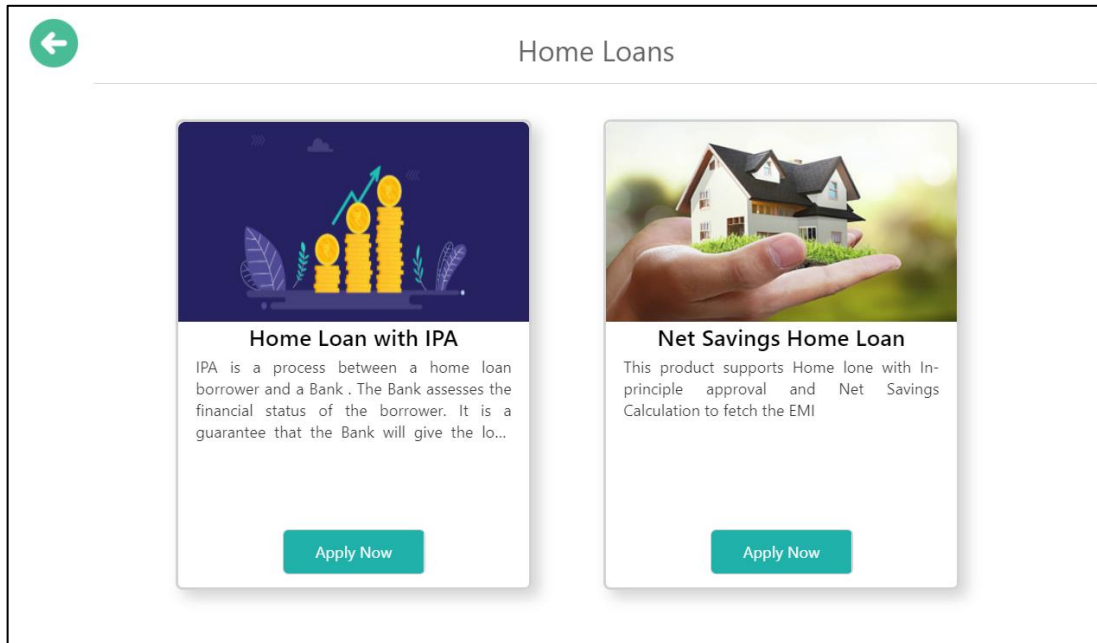


**Prerequisite**

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

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

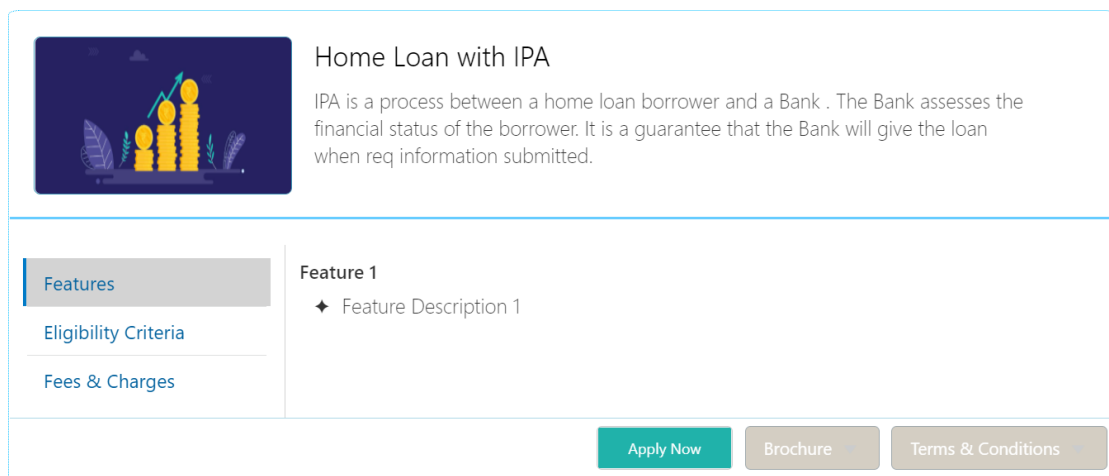
**Figure 41: Home Loans**



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

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

**Figure 42: Home Loans with IPA Product Details**



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

**Table 13: 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 Credit Rating Details](#)
- [2.4.2.5 Qualitative Scorecard](#)
- [2.4.2.6 Assessment Details](#)
- [2.4.2.7 Generate IPA Offer](#)
- [2.4.2.8 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 43: Customer Information**

The screenshot displays the 'Customer Information' screen within the 'IPA Initiation - 006IPAD00001317' application. The interface includes a sidebar with navigation links: Customer Information (selected), IPA Details, Financial Details, Qualitative Scorecard, Generate IRA Offer, Assessment Details, and Summary. The main content area is titled 'Customer Information' and contains several sections:

- Customer Type:** Individual (selected), Ownership: Single, Number of Applicants: 1.
- Customer Details:** Fields for Date of Birth, E-mail, Mobile Number, and Phone Number. There are status indicators (green checkmark and red X).
- Existing Customer:** A toggle switch is set to 'Off'.
- Primary Customer:** A toggle switch is set to 'On'.
- Upload Document to prepopulate Customer Information:** A button with a document icon.
- Personal Information:** Fields for Title, First Name, Middle Name, Last Name, Name in Local Language, Gender, Date of Birth, Resident Status, Country of Residence, Birth Country, Nationality, Citizenship By, Marital Status, ID Type, Unique ID No, Valid Till, Customer Segment, Customer Category, Preferred Language, Preferred Currency, Customer Location, Details Of Special Need, Remarks For Special Need, and Relationship Manager ID.
- Address:** A section for Communication Address with a dropdown menu.
- Signature:** A section for Upload Signature with a 'Drag and Drop' area and a table for Signature ID, Signatures, Remarks, and Action.

The bottom of the screen features a navigation bar with buttons: Audit, Back, Next, Save & Close, and Cancel. The page number 'Page 1 of 1 (1 of 1 items)' is also visible.

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 14: Customer Information – Field Description**

Field	Description
<b>Holding Pattern</b>	Displays the holding pattern selected in the Application Initiate stage.

Field	Description
<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>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>	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>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 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>




Field	Description
<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.  This field is mandatory.
<b>First Name</b>	Specify the first name of the applicant.  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.  This field is mandatory.
<b>Name in Local Language</b>	Specify the name in local language of the applicant.
<b>Gender</b>	Specify the Gender of the applicant from the drop-down list.  This field is mandatory.
<b>Date of Birth</b>	Select the date of birth of the applicant.  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.

Field	Description
<b>County of Residence</b>	Search and select the country code of which the applicant is a resident.  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.  This field is mandatory.
<b>Occupation Type</b>	Select the occupation type of the applicant from the drop-down list.  This field is mandatory.
<b>Marital Status</b>	Select the marital status of the customer from the drop-down list. 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> This field is mandatory.
<b>ID Type</b>	Select the identification document type for the applicant from the drop-down list.  This field is mandatory.
<b>Unique ID No.</b>	Specify the number of the identification document provided.  This field is mandatory.
<b>Valid Till</b>	Select the valid till date of the identification document provided.

Field	Description
<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.
<b>Customer Location*</b>	Click <b>Search</b> icon and select the Customer Location.
<b>Details Of Special Need</b>	Select the special need details. Available options are: <ul style="list-style-type: none"> <li>• <b>Blindness</b></li> <li>• <b>Cerebral Palsy</b></li> <li>• <b>Low vision</b></li> <li>• <b>Locomotor disability</b></li> <li>• <b>Leprosy-cured</b></li> <li>• <b>Mental retardation</b></li> <li>• <b>Mental illness</b></li> <li>• <b>Hearing Impairment</b></li> </ul>
<b>Remarks For Special Need</b>	Specify the remarks for special need selected.
<b>Relationship Manager ID</b>	Click <b>Search</b> icon and select the Relationship Manager ID.



Field	Description
<b>Staff</b>	Select to indicate if customer is staff of the bank.
<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.  This field is mandatory.
<b>Mobile</b>	Specify the ISD code and the mobile number of the applicant.  This field is mandatory.
<b>Phone</b>	Specify the ISD code and the phone number of the applicant.
<b>Signatures</b>	Click  icon to upload the signatures for the customer.  Click <b>Add</b> button to add the additional signatures.  Click <b>Cancel</b> button to discard the added details.  On Submit, signature will be handed off to Oracle Banking Party.
<b>Upload Signature</b>	Drag and drop the signature file or click on <b>Select or drop files here</b> to browse and upload the signature from the local system.  <b>NOTE:</b> PNG & JPEG file formats are supported
<b>Uploaded Signature</b>	Displays the uploaded signature.
<b>Remarks</b>	Specify the remarks related to the signature.
<b>Signature ID</b>	Displays the Signature ID for the added signature.
<b>Signature</b>	Displays the added signature.
<b>Remarks</b>	Displays the remarks for the added signature.
<b>Action</b>	Click  to edit the added signatures  Click  to delete the added signatures.

Field	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>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.

5. Click **Upload Document** to fetch the customer information from the uploaded documents.

→ The **Customer Information - Upload Document** screen is displayed

**Figure 44: Customer Information – Upload Document**

The screenshot shows a web application window titled 'Upload Document'. Inside the window, there are two dropdown menus labeled 'Document Name \*' and 'Country Of Issue \*'. Below these, there is a dashed rectangular box containing the text 'Drop files here or click to select'.

The fields which are marked with asterisk are mandatory.

**Table 15: Customer Information - Upload Document – Field Description**

Field	Description
<b>Document Name*</b>	Select the document name from the drop-down list.  The available options are: <ul style="list-style-type: none"> <li>• <b>Driving License</b></li> <li>• <b>Passport</b></li> </ul>
<b>Country of Issue*</b>	This field is defaulted, once the document name is selected.  <b>NOTE:</b> This fields is editable.
<b>Upload Document</b>	Drag and drop the document or click on <b>Select or drop files here</b> to browse and upload the document from the local system.  <b>NOTE:</b> PNG & JPEG file formats are supported.

After the document is uploaded,

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

**Figure 45: Verify Information**

The screenshot displays the 'Verify Information' screen. At the top, there is a header 'Verify Information'. Below it, a preview of an Arizona Driver License is shown. The license includes fields for CLASS, END, REST, DLN, DOB, EXP, SEX, HGT, WGT, EYES, HAIR, ISS, and DD. Below the license preview, there are two columns of input fields. The left column contains: First Name, Last Name, Gender (dropdown), Unique Id No, Address Type, Street, State, and Zipcode. The right column contains: Middle Name, Date Of Birth (calendar icon), Unique Id Type (Driving License dropdown), Unique Id Expiry Date (calendar icon), Building, City, Country (search icon), and Issue Date (calendar icon). At the bottom left, there is a checkbox for 'Update Address' with 'Yes' selected and 'No' as an option. At the bottom right, there is a green button labeled 'Update & Save'.

6. On the **Verify Information** screen, the fields are pre-populated with extracted data. For more information on fields, refer to the field description table below.

**Table 16: Verify Information – Field Description**

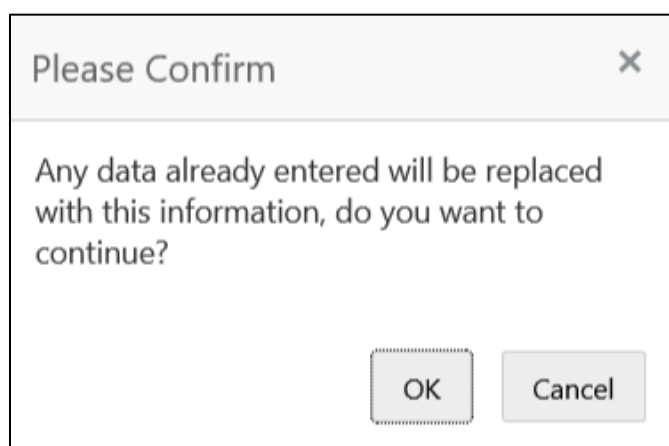
Field	Description
<b>First Name</b>	This field is pre-populated with the extracted data. Modify the first name of the applicant, if required.
<b>Middle Name</b>	This field is pre-populated with the extracted data. Modify the middle name of the applicant, if required.
<b>Last Name</b>	This field is pre-populated with the extracted data. Modify the last name of the applicant, if required.
<b>Date of Birth</b>	This field is pre-populated with the extracted data. Modify the date of birth of the applicant, if required.
<b>Gender</b>	This field is pre-populated with the extracted data. Modify the gender of the applicant, if required.
<b>Unique Id Type</b>	Displays the unique ID type of the applicant based on the document uploaded.
<b>Unique Id No</b>	This field is pre-populated with the extracted data. Modify the unique ID number of the uploaded document, if required.
<b>Unique Id Expiry Date</b>	This field is pre-populated with the extracted data. Modify the unique ID expiry date of the uploaded document, if required.
<b>Birth Country</b>	This field is pre-populated with the extracted data. Modify the birth country of the applicant, if required.
<b>Nationality</b>	<p>This field is pre-populated with the extracted data. Modify the nationality of the applicant.</p> <p><b>NOTE:</b> This field appears only if the <b>Document Name</b> is selected as <b>Passport</b>.</p>

Field	Description
<b>Address Type</b>	<p>This field is pre-populated with the extracted data. Modify the address type of the applicant.</p> <p>The available options:</p> <ul style="list-style-type: none"> <li>• <b>Permanent address</b></li> <li>• <b>Residential address</b></li> <li>• <b>Communication address</b></li> <li>• <b>Office address</b></li> </ul> <p><b>NOTE:</b> By default, the permanent address is selected, This field appears only if the <b>Document Name</b> is selected as <b>Driving License</b>.</p>
<b>Building</b>	<p>This field is pre-populated with the extracted data. Modify the building name of the applicant, if required.</p> <p><b>NOTE:</b> This field appears only if the <b>Document Name</b> is selected as <b>Driving license</b>.</p>
<b>Street</b>	<p>This field is pre-populated with the extracted data. Modify the street name of the applicant, if required.</p> <p><b>NOTE:</b> This field appears only if the <b>Document Name</b> is selected as <b>Driving License</b>.</p>
<b>City</b>	<p>This field is pre-populated with the extracted data. Modify the city name of the applicant, if required.</p> <p><b>NOTE:</b> This field appears only if the <b>Document Name</b> is selected as <b>Driving License</b>.</p>
<b>State</b>	<p>This field is pre-populated with the extracted data. Modify the state of the applicant, if required.</p> <p><b>NOTE:</b> This field appears only if the <b>Document Name</b> is selected as <b>Driving License</b>.</p>

Field	Description
<b>Country</b>	<p>This field is pre-populated with the extracted data. Modify the country name of the applicant, if required.</p> <p><b>NOTE:</b> This field appears only if the <b>Document Name</b> is selected as <b>Driving License</b>.</p>
<b>Zipcode</b>	<p>This field is pre-populated with the extracted data. Modify the zip code of the applicant, if required.</p> <p><b>NOTE:</b> This field appears only if the <b>Document Name</b> is selected as <b>Driving License</b>.</p>
<b>Issue Date</b>	<p>This field is pre-populated with the extracted data. Modify the issue date of the driving license, if required.</p> <p><b>NOTE:</b> This field appears only if the <b>Document Name</b> is selected as <b>Driving License</b>.</p>
<b>Update Address</b>	<p>Select the option whether the address has to be updated with the extracted data.</p> <p>The available options are</p> <ul style="list-style-type: none"> <li>• <b>Yes</b></li> <li>• <b>No</b></li> </ul>

- Click **Update and Save** to pre-populated the data fields in the **Customer Information** screen.

→ The **Confirmation** screen displays.

**Figure 46: Confirmation**

- a. Click **OK** to override the data fields with the extracted data.
- b. Click **Cancel** to cancel the override action and return to **Verify Information** screen.

**Customer Dedupe Check:**

Based on the configuration available at the Bank level / Properties Table, the Dedupe service call can be enabled or disabled for the product Origination.

If the **Customer Dedupe** service check is enabled, upon capturing the New Customer details, the system compares the same with the existing customer's records. If there are any matching hits, the list of Duplicate records which matches to the New Customer Details will be displayed.

The customer details are compared based on a set of attributes configured. (Refer to Oracle Banking Party Documentation for Dedupe attributes configuration)

8. Click **Next** to perform the dedupe check and display the result.

→ The **De-Dupe Result** screen is displayed.

**Figure 47: De-Dupe Results**

CIF Number	PTY Number	First Name	Last Name	Customer Type	DOB	Contact Number	ID/Registration Number	Status
100011		Vikash	Anand	I	03-01-1990	0988098009		COMPLETED

CIF Number	PTY Number	First Name	Last Name	Customer Type	DOB	Contact Number	ID/Registration Number	Status
100012		Sanjeet	Kumar	I	10-01-1990	0988056009		IN-PROGRESS

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



**Table 17: De-Dupe Results – Field Description**

<b>Field</b>	<b>Description</b>
<b>CIF Number</b>	Displays the CIF Number.
<b>PTY Number</b>	Displays the PTY Number.
<b>First Name</b>	Displays the First Name.
<b>Last Name</b>	Displays the Last Name.
<b>Customer Type</b>	Displays the Customer Type.
<b>DOB</b>	Displays the Date of Birth.
<b>Contact Number</b>	Displays the Contact Number.
<b>ID/Registration Number</b>	Displays the Registration number.
<b>Status</b>	Displays the <b>Status</b> of the De-Dupe check.

The dedupe check result will be displayed within a grid and the user will have to select the relevant row with the following options:

- **OK** - If the user selects a row in the grid and click **OK**, the selected customer record data will be considered and it replaces the New Customer Details captured in the **Customer Information** data segment.
- **Ignore** - If the user does not want to select any row in the grid and click **Ignore**, the New Customer Details captured will be persisted and taken into the **Customer Information** data segment.
- **Submit** – If the user wants to submit the selected actions on the dedupe results, click **Submit**. This will take the user to the next data segment by performing the selected actions.
- **Cancel** - If the user wants to cancel any action which needs to be taken on the Dedupe results, click **Cancel**. This will take the user back to the **Customer Information** data segment without any change in the data of the earlier captured New Customer details.

### 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 48: IPA Details (Home Loan)**

**Figure 49: 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 18: 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>Account Branch</b>	Select the Account Branch from the drop-down list.
<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>Property Location State</b>	<p>Specify the state where the property is located.</p> <p>This field is mandatory.</p>
<b>Property Location City</b>	<p>Specify the city where the property is located.</p> <p>This field is mandatory.</p>

Field	Description
<b>Have you shortlisted the property?</b>	<p>Select whether the property have been shortlisted or not.</p> <p>The options are</p> <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul> <p>This field is mandatory.</p>
<b>Builder Name</b>	Specify the name of the Builder
<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>Purpose of Loan</b>	<p>Specify the loan purpose.</p> <p>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>Requested Loan Amount</b>	<p>Displays the requested loan amount.</p> <p>Request Loan Amount = Estimated Cost - Customer Contribution</p>
<b>Application Date</b>	Select the application date from the calendar list.

Field	Description
<b>IPA Details (Vehicle Loan)</b>	<b>Displays the IPA details for Vehicle 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>Account Branch</b>	Select the Account Branch from the drop-down list.
<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>Purpose of Loan</b>	Specify the loan purpose. 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. <b>NOTE:</b> Customer Contribution can be zero also.
<b>Requested Loan Amount</b>	Displays the requested loan amount.  Request Loan Amount = Estimated Cost - Customer Contribution
<b>Application Date</b>	Select the application date from the calendar list.
<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.  The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action.  User will not be able to proceed to the next data segment, without capturing the mandatory data.
<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 50: Financial Details**

The screenshot displays the 'Financial Details' screen for an applicant named 'MR'. The top section shows summary statistics: Total Income (GBP 12,000), Total Expense (GBP 1,200), and Last Updated On (Feb 5, 2021). Below this, the 'Basic Details' section includes fields for Applicant Name (MR), Employment Type (Full Time), Employment Category (Professional), Employee Number, Office Name, Designation, Employment Start Date, and Employment End Date. The main body of the screen is divided into four tables: Monthly Income (in GBP), Monthly Expense (in GBP), Liabilities (in GBP), and Asset (in GBP). Each table lists various categories and their corresponding amounts. The 'Monthly Income' table shows a total of £12,000.00. The 'Monthly Expense' table shows a total of £1,200.00. The 'Liabilities' table shows a total of £1,200.00. The 'Asset' table shows a total of £12,000.00. At the bottom, the 'Net Income' is calculated as GBP 10,800.00. The screen includes navigation buttons like 'Back', 'Next', 'Save & Close', and 'Cancel'.

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 19: 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>	Displays the name of the applicant.
<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. 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. 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>Rentals</b></li> <li>• <b>Bonus</b></li> <li>• <b>Cash Gifts</b></li> <li>• <b>Pension</b></li> <li>• <b>Other Income</b></li> <li>• <b>Investment Income</b></li> <li>• <b>Agriculture</b></li> <li>• <b>Total</b></li> </ul>

Field	Description
<b>Monthly Expenses</b>	<p>Specify the monthly expenses in the below fields.</p> <ul style="list-style-type: none"> <li>• <b>Loan Payments</b></li> <li>• <b>Utility Payments</b></li> <li>• <b>Insurance Payments</b></li> <li>• <b>Credit Card Payments</b></li> <li>• <b>Rentals</b></li> <li>• <b>Household</b></li> <li>• <b>Vehicle</b></li> <li>• <b>Fuel</b></li> <li>• <b>Medical</b></li> <li>• <b>Education</b></li> <li>• <b>Travel</b></li> <li>• <b>Other Expenses</b></li> <li>• <b>Total</b></li> </ul>
<b>Liabilities</b>	<p>Specify the liabilities in the below fields.</p> <ul style="list-style-type: none"> <li>• <b>Property Loan</b></li> <li>• <b>Vehicle Loan</b></li> <li>• <b>Personal Loan</b></li> <li>• <b>Credit Card Outstanding</b></li> <li>• <b>Overdrafts</b></li> <li>• <b>Other Liability</b></li> <li>• <b>Home Loan</b></li> <li>• <b>Education Loan</b></li> <li>• <b>Total</b></li> </ul>
<b>Asset</b>	<p>Specify the asset in the below fields.</p> <ul style="list-style-type: none"> <li>• <b>House</b></li> <li>• <b>Deposit</b></li> <li>• <b>Vehicle</b></li> <li>• <b>Others</b></li> <li>• <b>Total</b></li> </ul>

Field	Description
<b>Net 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.
<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>Cancel</b>	Click <b>Cancel</b> to close the application without saving.

### 2.4.2.4 Credit Rating Details

**Credit Rating Details** data segment will provide the information on the External Rating Agencies Rating / Scores for the Applicant. If the applicants are more than one, accordingly the information against each applicant / borrower will be provided. The interface with external rating agencies will be provided.

Oracle Banking Origination is now integrated with Bureau Integration Service to fetch the details of the Rating for the given applicant(s). The Bank will have an option to use this integration service or use the manual process of entering the Bureau score in the Credit Rating DS.

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

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

**Figure 51: Credit Rating Details**

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 20: Credit Rating Details – Field Description**

Field	Description
<b>Customer Name</b>	Displays the customer name.
<b>Agency Name</b>	Displays the configured agency.

Field	Description
<b>Rating</b>	<p>Displays the ratings.</p> <p>System populates the credit rating score from the Bureau Integration Service.</p>
<b>Remarks</b>	Specify the remarks.
<b>Request Clarification</b>	<p>Click <b>Request Clarification</b> to raise a new clarification request.</p> <p>The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details. For example, confirming specific information, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on Request Clarification, refer to the section Request Clarification.</p>
<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>	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 terminate the application and the status of the application. Such applications cannot be revived later by the user.

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

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

**Figure 52: Additional Credit Bureau Details**

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

**Table 21: Additional Credit Bureau Details – Field Description**

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

Oracle Banking Origination has been integrated with Bureau Integration Service which will make a call to the Credit Bureau to get Credit Rating Score and additional details.

3. Click **View Bureau Report** to view and download the bureau report from the external agency.

### 2.4.2.5 Qualitative Scorecard

The **Qualitative Scorecard** screen enables the user to capture the relevant evaluation details Applicant wise (if more than one applicant) and the scores are automatically displayed based on the Question / Answer configuration provided for this type of score card.

The relevant qualitative score card ID is attached to the Current Account Business Product and thereby the Current Account inherits the score card attributes for evaluation.

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

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

**Figure 53: Qualitative Scorecard**

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 22: Qualitative Scorecard – Field Description**

Field	Description
<b>Applicant Name</b>	Displays the name of the applicant.
<b>Questionnaire Code</b>	Displays the Questionnaire code.
<b>Questionnaire Description</b>	Displays the description of the Questionnaire code.
<b>Question</b>	Displays the question configured for the Questionnaire code.

Field	Description
<b>Answer</b>	Select the answer from the drop-down values available. The answers are populated based on the Answers configured in the Questionnaire code.
<b>Request Clarification</b>	Click <b>Request Clarification</b> to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer.  For more information on Request Clarification, refer to the section <b>Request Clarification</b> .
<b>Back</b>	Click <b>Back</b> to navigate to the previous data segment within a stage.  Since this is the first screen on the workflow, Back will be disabled.
<b>Save &amp; Close</b>	Click <b>Save &amp; Close</b> to save the data captured.  Save & Close is possible only if all the mandatory fields are captured. This task is available in the My Task 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.  The system will validate all mandatory data segments and data fields. If mandatory details are not provided, system displays an error message for the user to take action.  User will not be able to proceed to the next data segment, without capturing the mandatory data.
<b>Cancel</b>	Click <b>Cancel</b> to close the application without saving.



### 2.4.2.6 Assessment Details

The **Assessment Details** Data Segment displays the total weightage score of the Applicant or Applicants, in case of multiple Applicants in the IPA Initiation. The **Assessment Details** screen enables the user to understand the evaluation and provide the system recommendation based on the following parameters.

- Logical Model
  - Borrowing Capacity
  - Qualitative Score
  - Quantitative Score
  - Decision & Grade
  - Pricing
1. Click **Next** in **Qualitative Scorecard** screen to proceed with next data segment, after successfully capturing the data.

→ The **Assessment Details – Logical Model** screen is displayed.

**Figure 54: Assessment Details – Logical Model**

Initiate - 006IPAD00001133

Assessment Details

Requested Amount: GBP 900,000.00

Tenure: 10 Years 0 Months 0 Days

Base Rate: 0.30

Margin: 0

Total Weighted Score: 81

Approved Amount:

Proposed Margin: 0.50

Effective Rate: 0.60

System Recommendation: ManualQueueB

Grade: C

Logical Model: **PASS**

Borrowing Capacity: 1727620.63

Qualitative Score: 48

Quantitative Score: 81.5

Decision & Grade: **N/A** Grade: C

Pricing: 0.5%

Logical Model Code: LGHLIPA

Description: Logical Model for HL and VL IPA

Status: **PASS**

Rule ID	Sequence	Status
Rule1001	1	PASS

Auth Back Next Save & Close Cancel

- Click **Borrowing Capacity** tab under **Assessment Details** screen to view the borrowing capacity of the applicant.

→ The **Assessment Details – Borrowing Capacity** screen is displayed.

**Figure 55: Assessment Details – Borrowing Capacity**

The screenshot displays the 'Assessment Details' screen for a specific application. The left sidebar contains navigation tabs: Customer Information, IPA Details, Financial Details, Qualitative Scorecard, Assessment Details (selected), Generate IPA Offer, and Summary. The main content area is titled 'Assessment Details' and includes the following information:

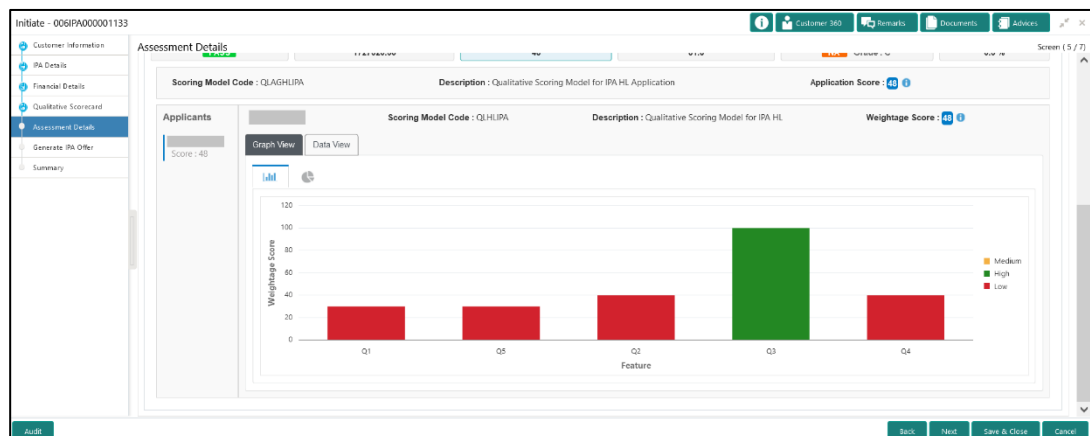
- Requested Amount:** 900,000.00 (Currency: GBP)
- Tenure:** 10 Years 0 Months 0 Days
- Base Rate:** 0.10
- Margin:** 0
- Total Weighted Score:** 81
- Approved Amount:** —
- Proposed Margin:** 0.50
- Effective Rate:** 0.60
- System Recommendation:** ManualQueueB
- Grade:** C
- Logical Model:** PASS
- Borrowing Capacity:** 1727620.63
- Qualitative Score:** 48
- Quantitative Score:** 81.5
- Decision & Grade:** NA Grade: C
- Pricing:** 0.5 %
- Eligibility Code:** BCHLIPA
- Eligibility Description:** Borrowing Capacity For Home Loan IPA
- Requested Amount:** 900000
- Borrowing Capacity:** 1727620.63
- Fact:** MaxLend
- Rule ID:** BCFOR

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

- Click **Qualitative Score** tab under **Assessment Details** screen to view the qualitative score for the applicant.

→ The **Assessment Details – Qualitative Score – Graph View** screen is displayed.

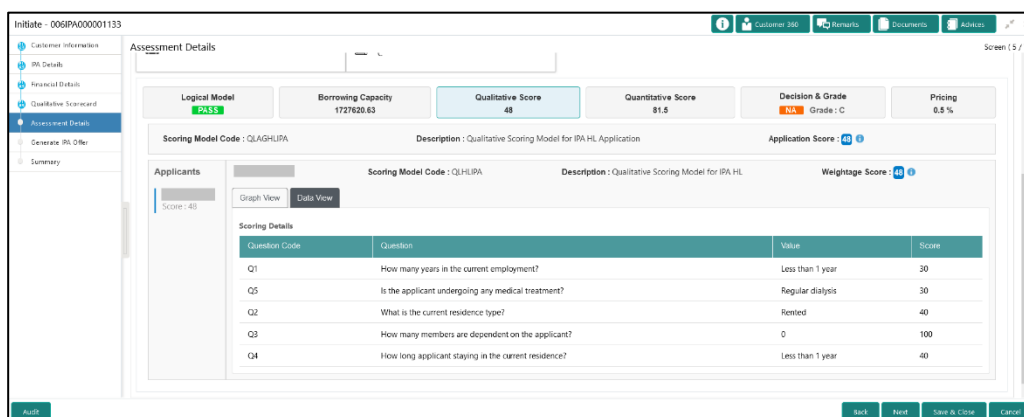
**Figure 56: Assessment Details – Qualitative Score – Graph View**



- Click **Data View** tab under **Qualitative Score** screen to view the qualitative scoring data of the applicant.

→ The **Assessment Details – Qualitative Score – Data View** screen is displayed.

Figure 57: Assessment Details – Qualitative Score – Data View

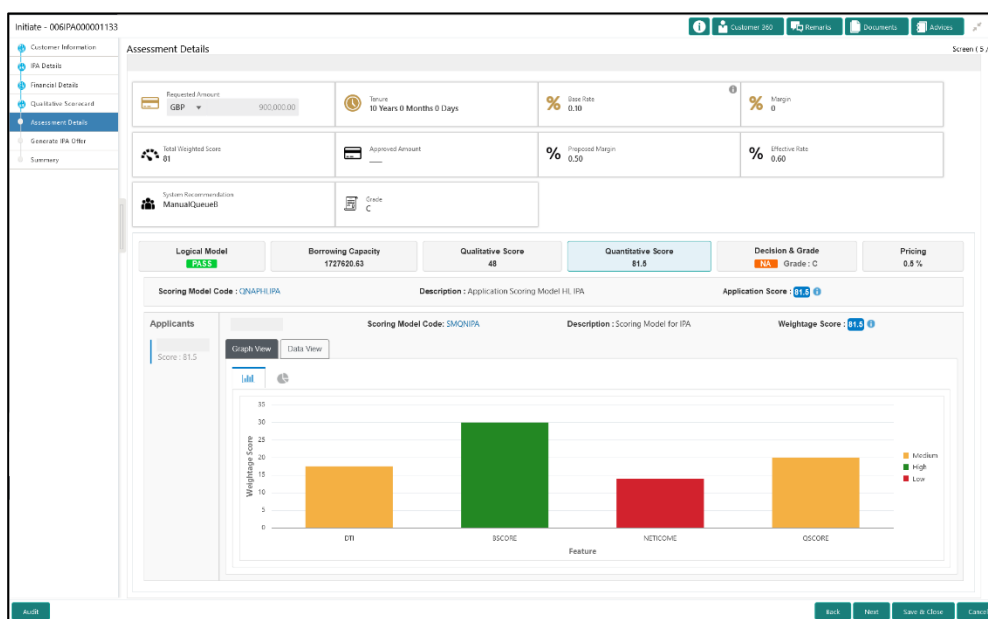


For multi borrower applications, the user can view the Qualitative details of individual borrowers by clicking on each borrower's name.

- Click **Quantitative Score** tab under **Assessment Details** screen to view the quantitative score for the application.

→ The **Assessment Details – Quantitative Score – Graph View** screen is displayed.

Figure 58: Assessment Details – Quantitative Score – Graph View



- Click **Data View** tab under **Quantitative Score** screen to view the quantitative scoring data of the applicant.

→ The **Assessment Details – Quantitative Score – Data View** screen is displayed.

Figure 59: Assessment Details – Quantitative Score – Data View

**Assessment Details**

Requested Amount: GBP 900,000.00 | Tenure: 10 Years 0 Months 0 Days | Base Rate: 0.10 | Margin: 0

Total Weighted Score: 81 | Approved Amount: | Proposed Margin: 0.50 | Effective Rate: 0.60

System Recommendation: ManualQueueOff | Grade: C

Logical Model: 2333 | Borrowing Capacity: 1727620.83 | Qualitative Score: 48 | **Quantitative Score: 81.5** | Decision & Grade: 81.5 Grade: C | Pricing: 8.5 %

Scoring Model Code: QNAPHLIRA | Description: Application Scoring Model HL IRA | Application Score: 81.5

Applicants: | Scoring Model Code: SMQNIPA | Description: Scoring Model for IRA | Weightage Score: 81.5

Score: 81.5

**Scoring Details**

Feature	Value	Range Type	Range	Weightage %	Score	Weightage Score
Debt to Income Ratio	40.7958888888889	Value	40-70	25	70	17.5
Credit Bureau Score	750	Value	700-999	30	100	30
Net Income	6900	Value	1-20000	20	70	14
Qualitative Score	48.0	Value	40-70	25	80	20

For multi borrower applications, the user can view the Quantitative details of individual borrowers by clicking on each borrower's name.

- Click **Decision & Grade** tab under **Assessment Details** screen to view the decision and grade for the application.

→ The **Assessment Details – Decision & Grade** screen is displayed.

Figure 60: Assessment Details – Decision &amp; Grade

**Assessment Details**

Requested Amount: GBP 900,000.00 | Tenure: 10 Years 0 Months 0 Days | Base Rate: 0.10 | Margin: 0

Total Weighted Score: 81 | Approved Amount: | Proposed Margin: 0.50 | Effective Rate: 0.60

System Recommendation: ManualQueueOff | Grade: C

Logical Model: 2333 | Borrowing Capacity: 1727620.83 | Qualitative Score: 48 | Quantitative Score: 81.5 | **Decision & Grade: 81.5 Grade: C** | Pricing: 8.5 %

Model Code: QNAPHLIRA | Model Description: Decision Matrix Home Loan IRA | Decision: 81.5 | Grade: C

**Decisions**

Qualitative Score	Qualitative Score Range	Decision
48.0	45-70	

**Grade**

Qualitative Score	Qualitative Score Range	Grade
48.0	45-70	C

- Click **Pricing** tab under **Assessment Details** screen to view the pricing for the application.

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

Figure 61: Assessment Details – Pricing

Initiate - 006IPAO0001133

Customer Information | PA Details | Financial Details | Qualitative Scorecard | **Assessment Details** | Generate PA Offer | Summary

Assessment Details

Requested Amount: 900,000.00 | Tenure: 10 Years 0 Months 0 Days | Base Rate: 0.30 | Margin: 0

Total Weighted Score: 81 | Approved Amount: | Proposed Margin: 0.50 | Effective Rate: 0.60

System Recommendation: ManualQueueB | Grade: C

Logical Model: **PASS** | Borrowing Capacity: 1727620.63 | Qualitative Score: 48 | Quantitative Score: 81.5 | Decision & Grade: **NA** Grade: C | Pricing: 0.5 %


Pricing Model Code: PRHL102 | Model Description: Pricing Model for Home Loan Rejected | Rate Type: Tiered | Rate Percentage: 0.5 %

Loan Amount	Loan Tenure	Loan Amount Range	Loan Tenure Range	Rate %
900000	10	500000-999999	1-60	0.5

Audit | Back | Next | Save & Close | Cancel

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

Table 23: Assessment Details – Field Description

Field	Description
<b>Requested Amount</b>	Specify the requested loan amount.
<b>Tenure</b>	Displays the tenure.
<b>Base Rate</b>	Displays the interest rate without including margin/variance.
	Displays the rate type.
<b>Margin</b>	Displays the customer margin in percentage. This field displays if the <b>Rate Type</b> is selected as <b>Floating</b> .
<b>Variance</b>	Displays the variance in percentage. This field displays if the <b>Rate Type</b> is selected as <b>Fixed</b> .
<b>Total Weightage Score</b>	Displays the total weightage score.
<b>Approved Amount</b>	Displays the approved loan amount.

Field	Description
<b>Proposed Margin</b>	Displays the margin proposed by Decision service in percentage.  This field displays if the <b>Rate Type</b> is selected as <b>Floating</b> .
<b>Proposed Variance</b>	Displays the variance proposed by Decision service in percentage.  This field displays if the <b>Rate Type</b> is selected as <b>Fixed</b> .
<b>Effective Rate</b>	Displays the effective rate of interest.
<b>System Recommendation</b>	Displays the system recommendations. Available options are: <ul style="list-style-type: none"> <li>• <b>Approved</b></li> <li>• <b>Rejected</b></li> </ul>
<b>Grade</b>	Displays the grade of the applicant.
<b>Logical Model</b>	
<b>Logical Model Code</b>	Displays the logical model code configured for the product.
<b>Description</b>	Displays the description of the configured logical model.
<b>Status</b>	Displays the overall status of the logical model.
<b>Rule ID</b>	Displays the Rule ID configured in the logical model.
<b>Sequence</b>	Displays the sequence of the configured rules.
<b>Status</b>	Displays the status of the configured rule.
<b>Borrowing Capacity</b>	
<b>Eligibility Code</b>	Displays the unique eligibility code configured for the product.
<b>Eligibility Description</b>	Displays the description of the configured eligibility.

Field	Description
<b>Requested Amount</b>	Displays the requested loan amount.  If the calculated Borrowing Capacity is more than the Requested Amount, then Approved Amount is stamped to Requested Amount.
<b>Borrowing Capacity</b>	Displays the calculated borrowing capacity of the applicant.
<b>Fact</b>	Displays the fact configured in the eligibility code.
<b>Rule ID</b>	Displays the rule configured in the eligibility code.
<b>Qualitative Score</b>	
<b>Scoring Model Code</b>	Displays the scoring model code configured for the product.
<b>Description</b>	Displays the description of the scoring model.
<b>Weightage Score</b>	Displays the overall weightage score for the applicant(s).  The weightage score also appears in the respective applicant's tab in case of the multiple applicants.
<b>Qualitative Score - Scoring Details</b>	
<b>Question Code</b>	Displays the question code configured for Qualitative Scoring Model
<b>Question</b>	Displays the question configured in question code.
<b>Value</b>	Displays the answers provided by the applicant.
<b>Score</b>	Displays the calculated score based on the answers.
<b>Quantitative Score</b>	
<b>Scoring Model Code</b>	Displays the scoring model code configured for the product.
<b>Description</b>	Displays the description of the scoring model.

Field	Description
<b>Weightage Score</b>	Displays the overall weightage score for the applicant(s).  The weightage score also appears in the respective applicant's tab in case of the multiple applicants.
<b>Quantitative Score - Scoring Details</b>	
<b>Feature</b>	Displays the feature configured in the Quantitative Scoring Model.
<b>Value</b>	Displays the value of the application for the configured feature.
<b>Range Type</b>	Displays the range type configured in the Quantitative Scoring Model.
<b>Range</b>	Displays the range for the value of the application.
<b>Weightage %</b>	Displays the weightage percentage configured for the feature.
<b>Score</b>	Displays the score configured for the range.
<b>Weightage Score</b>	Displays the calculated weightage for each feature.
<b>Decision &amp; Grade</b>	
<b>Model Code</b>	Displays the model code configured for the product.
<b>Model Description</b>	Displays the description of the model code.
<b>Decision</b>	Displays the recommended decision for the application.
<b>Grade</b>	Displays the recommended grade for the application
<b>Decision &amp; Grade – Decision</b>	
<b>Quantitative Score</b>	Displays the overall quantitative score of the application.



Field	Description
<b>Quantitative Score Range</b>	Displays the range for the quantitative score.
<b>Decision</b>	Displays the decision configured for the quantitative score.
<b>Decision &amp; Grade – Grade</b>	
<b>Quantitative Score</b>	Displays the overall quantitative score of the application.
<b>Quantitative Score Range</b>	Displays the range for the quantitative score.
<b>Grade</b>	Displays the grade configured for the quantitative score.
<b>Pricing</b>	
<b>Pricing Model Code</b>	Displays the pricing model code configured for the product.
<b>Model Description</b>	Displays the description of the pricing model code.
<b>Rate Type</b>	Displays the rate type.
<b>Rate Percentage</b>	Displays the rate percentage.
<b>Request Clarification</b>	<p>Click <b>Request Clarification</b> to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on <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.

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 terminate the application and the status of the application. Such applications cannot be revived later by the user.</p>

**NOTE:** Based on the range of qualitative and quantitative scores, the system provides a suggestive recommendation and the overdraft amount which can be sanctioned.

### 2.4.2.7 Generate IPA Offer

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

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

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

**Figure 62: Generate IPA**

The screenshot displays the 'Generate IPA Offer' screen with the 'In-Principle Approval Details' section. The left sidebar contains a navigation menu with options: Customer Information, IPA Details, Financial Details, Credit Rating Details, Qualitative Scorecard, Assessment Details, Generate IPA Offer (selected), and Summary. The main area contains the following fields:

- Eligible Loan Amount \*
- Tenure of Loan \* (Years, Months, Days)
- IPA Rate \*
- Purpose of Loan \*
- Property Type \*
- Builder Name
- Property Location State \*
- Property Location City \*
- Date of IPA Issue
- Validity Period (Days)
- Date of Expiry

At the bottom, there are buttons for Audit, Back, Next, Save & Close, and Cancel. The top right corner shows 'Screen (7 / 8)'.

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 24: Generate IPA Details – Field Description**

Field	Description
Home Loan with IPA	Displays the details about Home Loan with IPA.
Eligible Loan Amount	Displays the eligible loan amount.
Tenure of Loan	Displays the tenure of the loan.
IPA Rate	Displays the interest rate at which the IPA is calculated.
Purpose of Loan	Displays the purpose of Loan.
Property Type	Displays the type of the property.
Builder Name	Displays the name of the builder.

Field	Description
<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 IPA Issue</b>	Displays the IPA Issue date.
<b>Validity Period</b>	Displays the validity date.
<b>Date of Expiry</b>	<p>Displays the expiry date.</p> <p><b>NOTE:</b> IPA application will be expired after the expiry date. The user cannot convert this IPA into a normal loan.</p>
<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.
<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>Purpose of Loan</b>	Specify the loan purpose.  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.
<b>Next</b>	Click <b>Next</b> to navigate to the next data segment, after successfully capturing the data.  The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action.  <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.
<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.

### 2.4.2.8 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 Offer** screen to proceed with the next data segment, after successfully capturing the data.

→ The **Summary** screen is displayed.

**Figure 63: Summary**

IPA Initiation - 006IPA000001202

Customer 360 Remarks Documents Advices Screen ( 8 / 8)

**Summary**

- Customer Information**
  - Name:
  - Applicant Type: Primary
  - No. Of Applicants: 1
- IPA Details**
  - Product Name: Home Loan with IPA
  - Estimated Cost:
  - Loan Tenure: Years Months Days
- Financial Details**
  - Applicant Name: MR
  - Total Income:
  - Total Expense:
  - Net Income:
- Credit Rating Details**
  - Applicant Name: MR
  - External Rating Agency:
  - External Rating:
  - +1 view more...
- Qualitative Scorecard**
  - Applicant Name: MR
  - Questionnaire Model:
- Assessment Details**
  - System Recommendation: Approved
  - Weighted Score:
  - Approved Amount:
  - Proposed Interest:
- Generate IPA Offer**
  - Eligible Loan Amount:
  - Loan Tenure: Years Months Days
  - IPA Rate:
  - Validity Period:

Audit Back Next Save & Close Submit Cancel

Each of these summary tiles are clickable and the user will have the option to view all the details captured under the given data segment. For more information on summary tiles, refer to the field description table below.

**Table 25: 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>Credit Rating Details</b>	Displays the credit rating details
<b>Qualitative Scorecard</b>	Displays the qualitative scorecard details.
<b>Assessment Details</b>	Displays the assessment details.

Data Segment	Description
<b>Generate IPA Offer</b>	Displays the IPA offer details.
<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.

### Application De-Dupe:

Based on the configuration available at the Bank level / Properties Table, the Dedupe service call can be enabled or disabled for the product Origination.

If application dedupe service is enabled, System will check that any application is in progress for same product and customer combination. On Submit, if any duplicate application exists, override will show a message with other in progress application numbers. User can select the override check box and proceed or take appropriate action.

→ The **Override** screen is displayed.

**Figure 64: Override**

Stage Movement Submission

1 Override 2 Checklist 3 Outcome

**Customer Information**

Duplicate application with same Product is applied by customer, refer 006APP000034465,006APP000034375 ☐

Accept Overrides & Proceed

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 65: Checklist**

Stage Movement Submission

Progress bar: 1. Override, 2. Checklist (active), 3. Outcome

No checklists mapped to the current stage. Please proceed next!

Proceed Next

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 66: Outcome**

Stage Movement Submission

Progress bar: 1. Override, 2. Checklist, 3. Outcome (active)

Select an Outcome  
Proceed

Remarks

Submit

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

- Proceed
- Reject by Bank

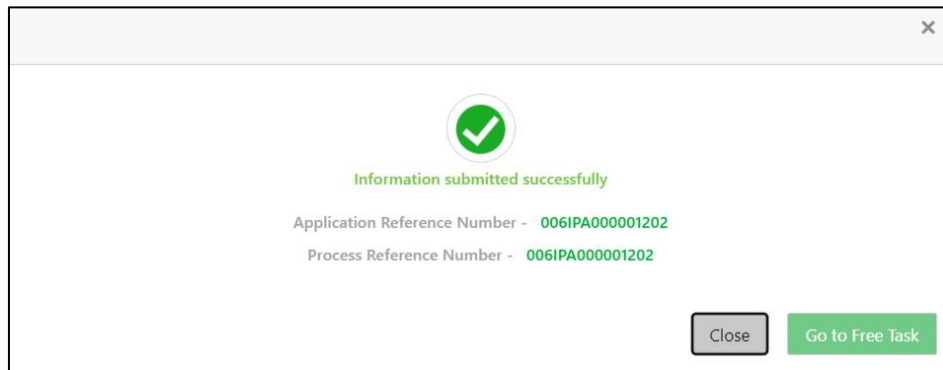
Outcomes configured in the conductor workflow for the business process is available in the dropdown list.

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

8. Click **Submit**.

→ The **Confirmation** screen is displayed.

**Figure 67: 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 68: Free Tasks**

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch
<input type="checkbox"/> Acquire & E...	---	In-Principle Approval Pr...	006IPA00001202	006IPA00001202	IPA Approval	22-02-25	006
<input type="checkbox"/> Acquire & E...	Medium	Retail Loan Origination	006HMLN010003894	006APP000011089	Account Parameter Setup	22-03-07	006
<input type="checkbox"/> Acquire & E...	Low	Savings Account Origin...	006SAVPRA0004195	006APP000011064	Application Enrichment	22-03-07	006
<input type="checkbox"/> Acquire & E...	Low	Savings Account Origin...	006SAVNEW0004191	006APP000011045	Application Entry	22-03-03	000
<input type="checkbox"/> Acquire & E...	Low	Savings Account Origin...	006SAVNEW0004190	006APP000011044	Application Entry	22-03-03	000
<input type="checkbox"/> Acquire & E...	High	Small and Medium Busi...	006SMBCA10001584	006APP000011038	Application Entry	22-02-25	006
<input type="checkbox"/> Acquire & E...	Medium	Retail Loan Origination	006PRLN020003844	006APP000010967	Application Enrichment	22-02-25	006
<input type="checkbox"/> Acquire & E...	Medium	Retail Loan Origination	006HMLN010003876	006APP000011036	Application Entry	22-02-25	006
<input type="checkbox"/> Acquire & E...	High	Current Account Origin...	006CURPCA0001580	006APP000011030	Application Enrichment	22-02-25	006
<input type="checkbox"/> Acquire & E...	High	CcOriginationProcess	006CCREWA0000172	006APP000011026	CC Assessment	22-02-25	006
<input type="checkbox"/> Acquire & E...	Medium	Retail Onboarding	PTY220604744	006APP000011015	KYC	22-02-25	006
<input type="checkbox"/> Acquire & E...	Medium	Retail Loan Origination	006VLOAN10003853	006APP000010979	Account Configuration	22-02-25	006
<input type="checkbox"/> Acquire & E...	Medium	Small and Medium Busi...	006SMBSB10004185	006APP000010960	Supervisor Approval	22-02-25	006

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 69: IPA Approval Details**

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

**Table 26: IPA Approval Details – Field Description**

Field	Description
<b>Eligible Loan Amount</b>	Displays the eligible loan amount.
<b>Tenure of Loan</b>	Displays the loan tenure.

Field	Description
IPA Rate	Displays the IPA rate.
Purpose of Loan	Displays the purpose of loan.
Property Type	Displays the property type.
Builder Name	Displays the name of the building.
Property Location State	Displays the state where the property is located.
Property Location City	Displays the city where the property is located.
Date of Issue	Displays the date of issue.
Validity Period	Displays the validity period.
Date of Expiry	Displays the expiry date.
User Recommendation	<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>
User Action	Displays the user action based on user recommendation.
Request Clarification	<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>

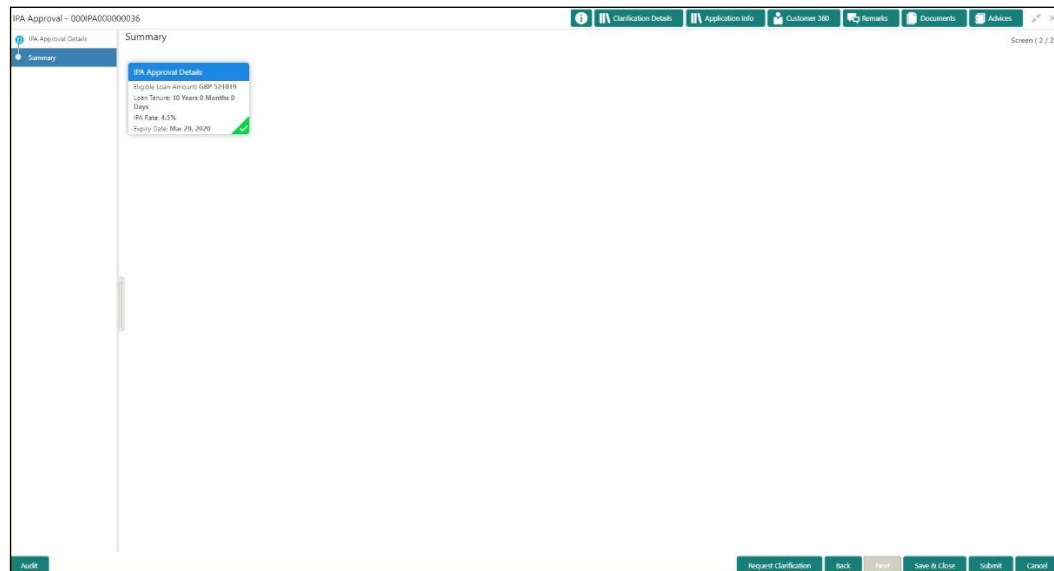
### 2.4.3.2 Summary

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 70: 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 27: Summary – Field Description

Data Segment	Description
IPA Approval Details	Displays the IPA Approval details.
Request Clarification	<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>
Back	Click <b>Back</b> to navigate to the previous data segment within a stage.
Next	<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.</p> <p><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>
Save & Close	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.

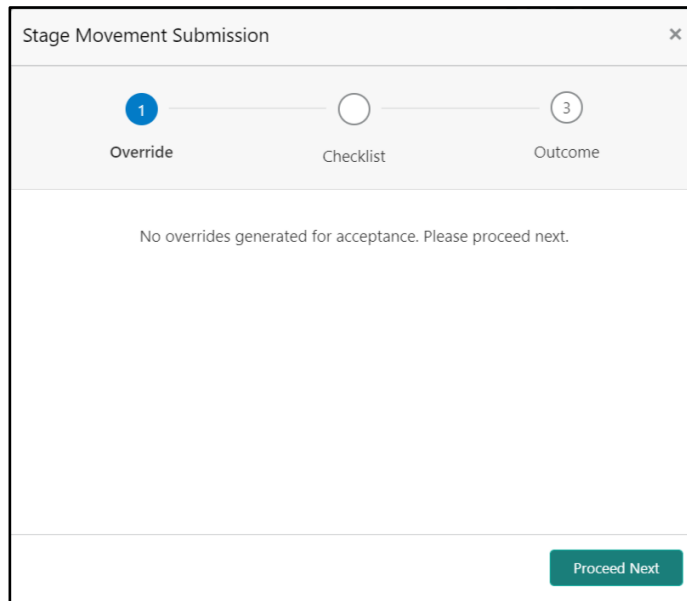


Data Segment	Description
<b>Submit</b>	Click <b>Submit</b> to submit the application. The system triggers the business validation to ensure the application is entitled for submission to the next stage.
<b>Cancel</b>	Click <b>Cancel</b> to close the application without saving.

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

→ The **Override** screen is displayed.

**Figure 71: Override**



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 72: Checklist**

Stage Movement Submission

Override Checklist Outcome

No checklists mapped to the current stage. Please proceed next!

Proceed Next

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 73: Outcome**

Stage Movement Submission

Override Checklist Outcome

Select an Outcome

Proceed

Remarks

Submit

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

- Proceed
- Return to IPA Initiation
- Reject by Bank

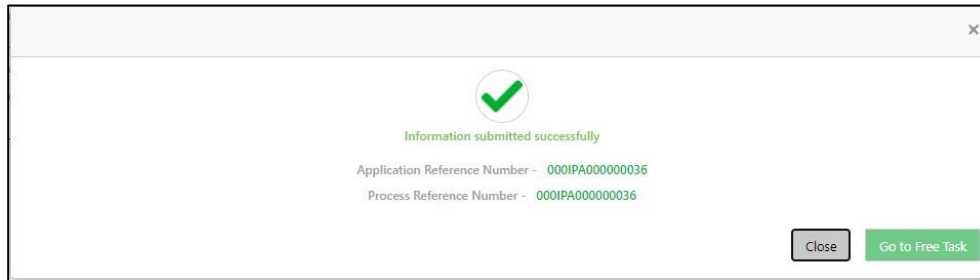
Outcomes configured in the conductor workflow for the business process is available in the dropdown list.

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

8. Click **Submit**.

→ The **Confirmation** screen is displayed.

**Figure 74: 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 75: 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 76: 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 77: Clarification Details

Clarification Details - 000APP000014292

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

Clarification Details

New Clarification

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

Figure 78: Clarification Details

Clarification Details - 000APP000014292

Clarification ID  
SAVNEW00000025

Clarification Subject  
Pan Card

Raised By  
[REDACTED]

Clarification Date  
March 26, 2020 12:00 AM

Status  
Clarification Requested

Status Update Date  
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

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 79: Enquiry**

IPA Reference No.	Customer Name	IPA Request Date	IPA Offered Date	IPA Expiry Date	Mobile Number	Email ID	ID Number	Status
000IPA000000036	[redacted]	25 March 2020	25 March 2020	29 March 2020	23923223	[redacted]	[redacted]	Active

Page 1 of 1 (1 - 1 of 1 items) [Add to Cart] [Apply Now]

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

**Table 28: 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.  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.

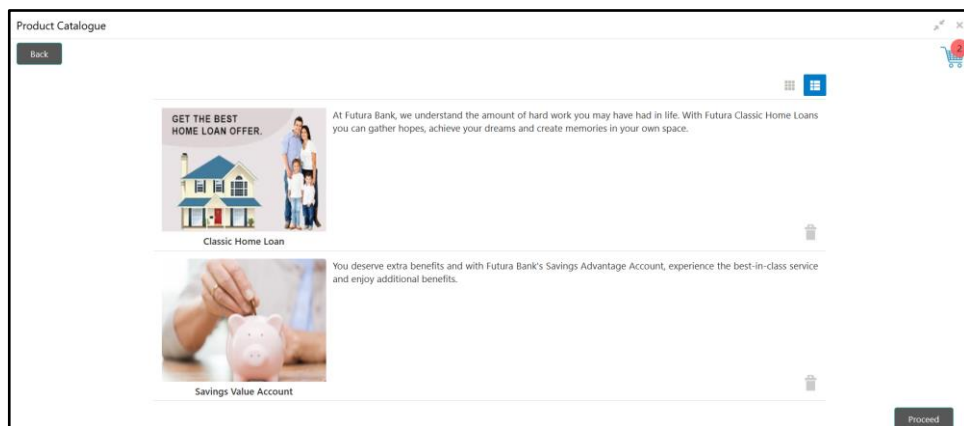
5. Click  icon on the top right side.

## Prerequisite

The cart has multiple products.

→ The **Cart** screen is displayed.

**Figure 80: 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.

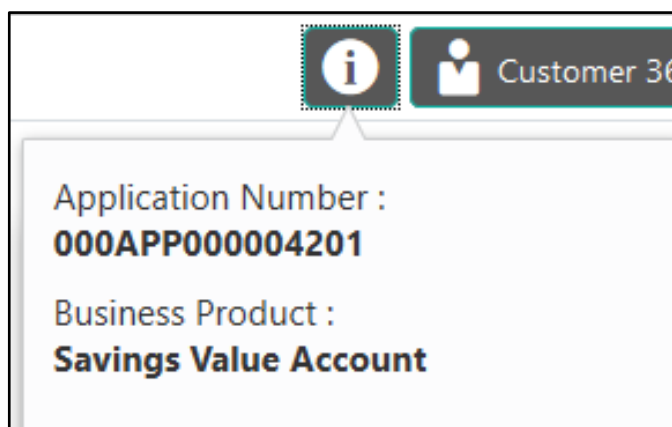
- [2.5.1 Icon](#)
- [2.5.2 Clarification Details](#)
- [2.5.3 Customer 360](#)
- [2.5.4 Application Info](#)
- [2.5.5 Remarks](#)
- [2.5.6 Documents](#)
- [2.5.7 Advices](#)

### 2.5.1 Icon

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

→ The **Icon screen** is displayed.

**Figure 81: Icon Screen**



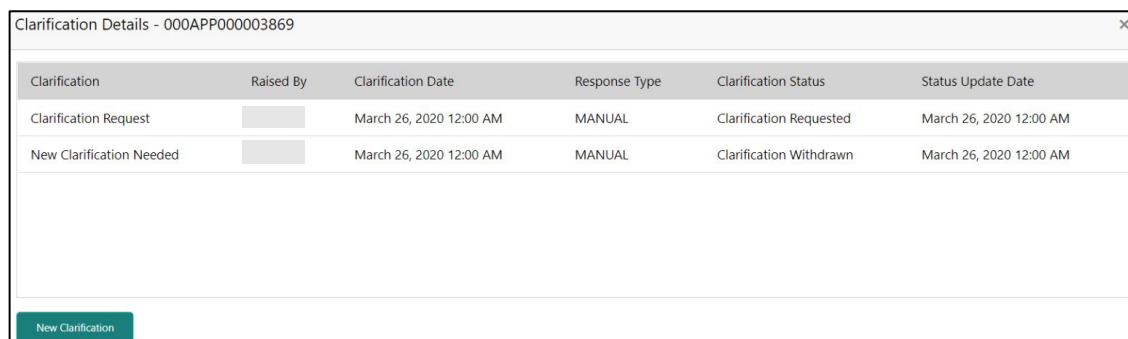
## 2.5.2 Clarification Details

**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 82: 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 29: 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>	Displays the status of clarification.  Available options are: <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 83: Clarification Details**

Clarification Details - 000APP000003869

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

March 26, 2020 12:00 AM

More Documents Are Required.

New Conversation Withdraw Clarification Accept Clarification

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

Table 30: 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>

Field	Description
<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 84: Customer 360**



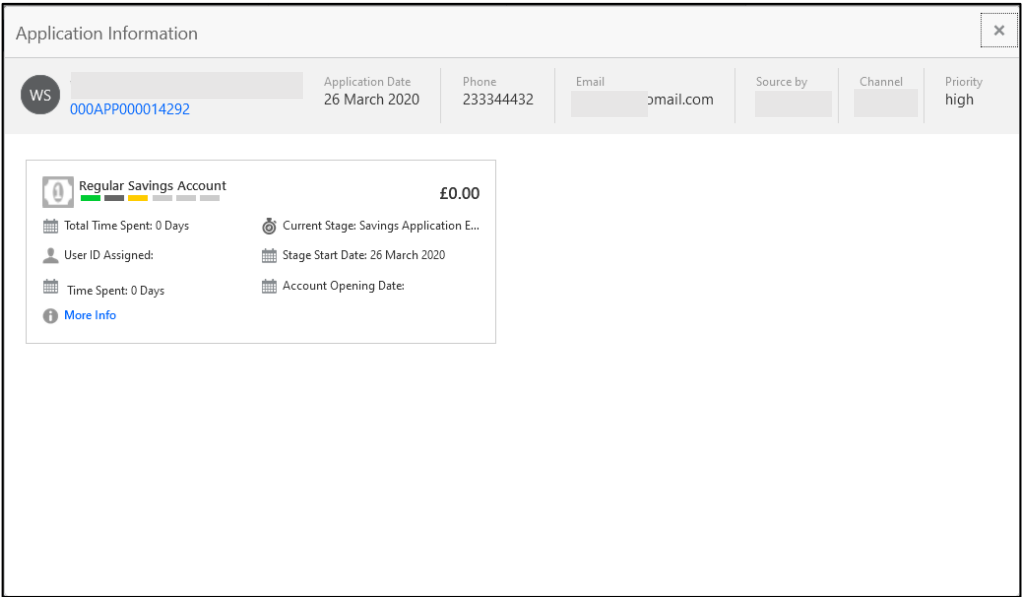
The screen shows the list of Customer IDs in case of Joint Accounts. Select the specific Customer ID to view their Mini Customer 360. The CIF Numbers are populated in the Customer 360 screen only post the CIF number has been keyed in the Customer Information data segment.

### 2.5.4 Application Info

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

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

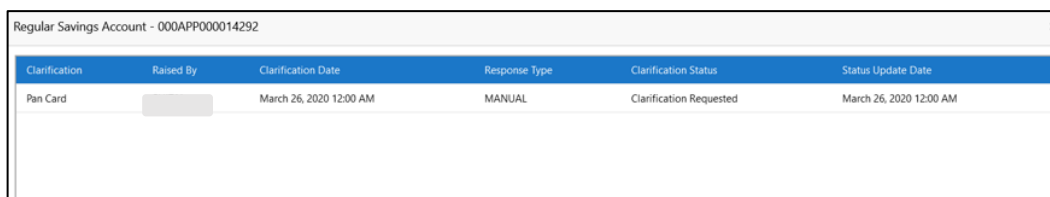
**Figure 85: Application Information**



- 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 86: Clarification Details**

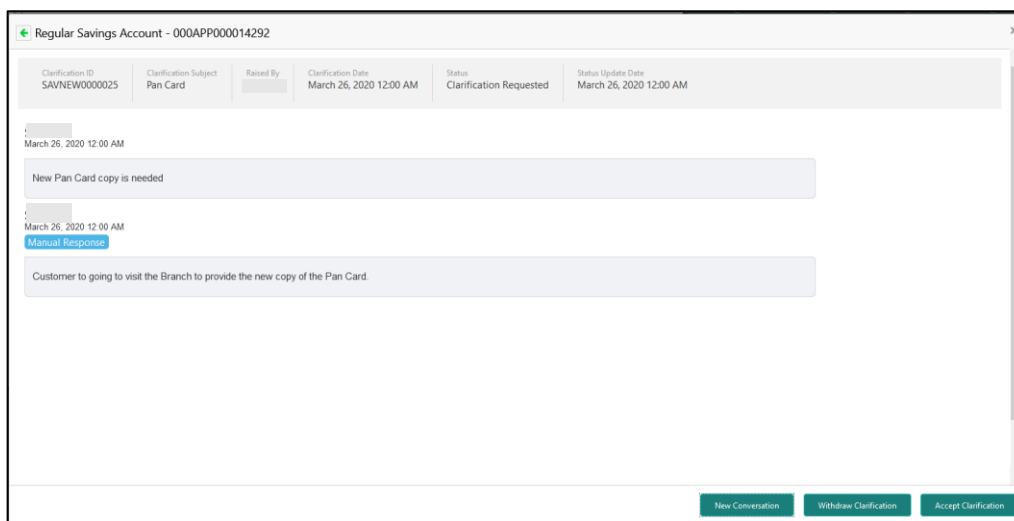


Clarification	Raised By	Clarification Date	Response Type	Clarification Status	Status Update Date
Pan Card		March 26, 2020 12:00 AM	MANUAL	Clarification Requested	March 26, 2020 12:00 AM

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

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

**Figure 87: Clarification Details**



Regular Savings Account - 000APP000014292

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

March 26, 2020 12:00 AM

New Pan Card copy is needed

March 26, 2020 12:00 AM

[Manual Response](#)

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

New Conversation Withdraw Clarification Accept Clarification

The **Application Information** screen displays separate cards for various products initiated as part of the application. For more information on fields, refer to the field description table below.

Table 31: Application Information – Field Description

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



Field	Description
<b>Current Stage</b>	Displays the stage in which the product process is currently in. <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. <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.

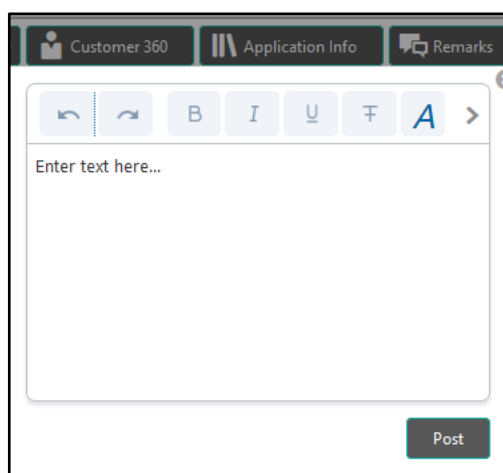
**NOTE:** Application Info tab will not be visible for Application Initiation stage.

## 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 88: Remarks**

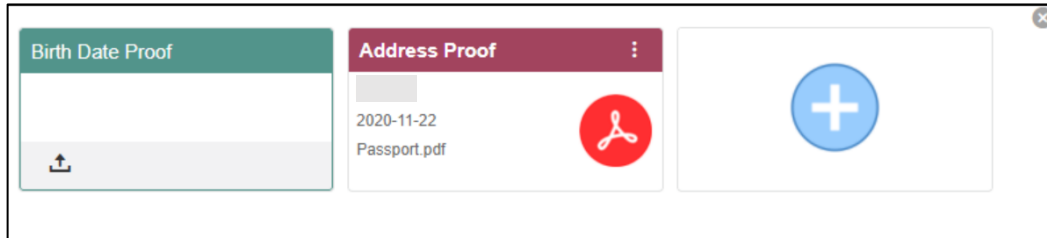


Remarks posted are updated with your user ID, date, and are available to view in the next stages for the users working on that application.

## 2.5.6 Documents

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

**Figure 89: Documents**

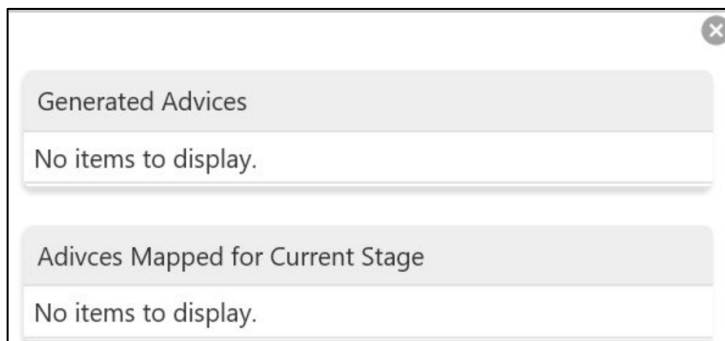


Ensure that mandatory documents are uploaded, as the system will validate the same during the stage submission.

## 2.5.7 Advices

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

**Figure 90: 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 91: Free Task**

Free Tasks							
<div>  Bank Futura -Branch 000 (...) Mar 22, 2019 </div>							
<div>  Refresh  Acquire  Delegate  Reassign  Flow Diagram </div>							
	Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
<input type="checkbox"/>	Acquire & Edit		Savings Retail Process ...	000SAVLAC0001855	000APP000004106	Application Entry	19-03-22
<input type="checkbox"/>	Acquire & Edit		Loans Retail Process Ma...	000HMELN10000866	000APP000004106	Application Entry	19-03-22
<input type="checkbox"/>	Acquire & Edit		Retail Process Manage...	000INIT000004056	000APP000004105	Application Initiation	19-03-22
<input type="checkbox"/>	Acquire & Edit		Current Account Retail ...	000CURPRM0000094	000APP000004100	Application Enrichment	19-03-22
<input type="checkbox"/>	Acquire & Edit		Current Account Retail ...	000savval0000419	000APP000001856	Application Entry	19-03-22
<input type="checkbox"/>	Acquire & Edit		Current Account Retail ...	000savval0000419	000APP000001856	Application Entry	19-03-22
<input type="checkbox"/>	Acquire & Edit		Loans Retail Process Ma...	000HMELN10000862	000APP000004084	Application Entry	19-03-22
<input type="checkbox"/>	Acquire & Edit		Loans Retail Process Ma...	000PERLN30000858	000APP000004073	Application Entry	19-03-22
<input type="checkbox"/>	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 32: Error Codes and Messages**

Error Code	Messages
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
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

Error Code	Messages
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 MobileId
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
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 occurred while fetching applicant count

Error Code	Messages
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
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

Error Code	Messages
	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
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



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

Error Code	Messages
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
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

Error Code	Messages
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
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

Error Code	Messages
RPM-LO-FLDT-014	Please provide a valid value for Income Details
RPM-LO-FLDT-016	Please provide a valid value for Expense Details
RPM-LO-FLDT-018	Please provide a valid value for Income Type
RPM-LO-FLDT-019	Please provide a valid value for Total Income Amount
RPM-LO-FLDT-020	Please provide a valid value for Expense Type
RPM-LO-FLDT-021	Please provide a valid value for Total Expense Amount
RPM-LO-FLDT-022	Please provide a valid value for Asset Type
RPM-LO-FLDT-023	Please provide a valid value for Net Amount
RPM-LO-FLDT-024	Please provide a valid value for Liability Type
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

Error Code	Messages
RPM-PD-003	businessProductCode cannot be null
RPM-PD-004	Error while fetching Business Process
RPM-PD-005	Error while Fetching the Business Products
RPM-PD-006	Error occured while creating ATM Entity Model
RPM-PD-007	Unable to acquire task
RPM-PD-008	Error occurred while initiating workflow
RPM-PD-009	ApplicationNumber cannot be null
RPM-PD-010	Unable to save application in Transaction Controller
RPM-PD-011	Failed to persist comments
RPM-PD-012	Unable to update task to complete
RPM-PD-013	Process Code cannot be null for the lifecycle
RPM-PD-014	Error occured while submitting details to domain
RPM-PD-015	Unable to update stages
RPM-PD-016	Application Number, Process Code and Stagecode are mandatory
RPM-PD-017	Unable to update task to complete
RPM-PD-018	Error occured while fetching Summary details
RPM-PD-019	Datasegment is Mandatory
RPM-PD-020	Error occured while fetching Summary details
RPM-PD-021	Error while getting datasegments from TC
RPM-PD-022	Error occured while acquiring the task

Error Code	Messages
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 Datasegments \$1 are missing for the reference number \$2
RPM-PD-034	Datasegment Code(s) is missing for \$1 for the reference number \$2
RPM-PR-001	Error occurred while getting the cart details
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

Date:

To,

Customer Name

Address Line1

Address Line2

State

City

Pin code

#### **Congratulations**

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

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

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

Sequence	Process Code	Process Code Description	Stage Code	Stage Code Description
1	INIT	Retail Application Initiation	RPM_INITIATION	Initiation