

Retail Loans Origination User Guide

Oracle Banking Origination

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Retail Loans Origination User Guide

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1 Preface

1.1 Introduction

Welcome to the **Retail Loans Origination** user guide for Oracle Banking Origination. This document provides an overview of the Retail Loan Origination process and takes you through the various steps involved in handling all the necessary activities in the life cycle of a Retail Loan Origination.

1.2 Audience

This user manual is intended for the Relationship Managers (RMs), other loan executive staff-member in-charge of maintenance for the loan accounts in the bank, and sales officer in-charge of sourcing the Retail Loan Origination products from prospect and customer of the bank. This user manual is also intended for the other bank personas such as bank operations manager, account opening officers or branch managers who may handle the specific stages of the lifecycle of the Retail Loans Origination process based on the bank's internal operation and policies.

1.3 Document Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc>.

1.4 Acronyms and Abbreviations

The list of the acronyms and abbreviations that you are likely to find in the manual are as follows:

Table 1: Acronyms table

Abbreviation	Description
DS	Data Segment
System	Oracle Banking Origination Module

1.5 List of Topics

This user manual is organized as follows:

Table 2: List of Topics

Topics	Description
Oracle Banking Origination Retail Lending Process Management	This topic describes the Retail Loan Origination process and the Reference Process flow is updated in this chapter.
Overview of Oracle Banking Origination Retail Loan Account Open Process	This topic describes the defined stages through which the Retail Loan Origination application has to flow before it is ready to be sent to the Host for Account Creation is detailed in this chapter.
Error Codes and Messages	This topic provides the error codes and messages that you encounter while working with Oracle Banking Origination.
List Of Glossary	Glossary has the alphabetical list of data segments for Retail Loans Account Open Process with page references for quick navigation.

1.6 Related Documents

The related documents are as follows:

1. Operations User Guide
2. Configuration User Guide
3. Savings Account Origination User Guide
4. Current Account Origination User Guide
5. Term Deposit Origination User Guide
6. Credit Card Origination User Guide
7. Alerts and Dashboard User Guide
8. Oracle Banking Common Core User Guide

1.7 Symbols

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

Table 3: Symbols

Symbols	Description
→	Represents Results

2 Oracle Banking Origination Retail Lending Process Management

This document provides an overview of the retail account open process and takes you through the various steps involved in handling all the necessary activities in the life cycle of a retail loan account open process.

The document is designed to help you create the following types of retail loan:

- **Individual** customers
 - Housing Loan
 - Personal Loan
 - Vehicle Loan
 - Education Loan
- **Small and Medium Business** customers
 - Business Loan
 - Term Loan

3 Overview of Oracle Banking Origination Retail Loan Account Open Process

Retail loan account open process will enable the banks to leverage on the state of the art technology used for business modelling, help extend the boundaries of potential markets, provide for “Banking at Doorstep” and ensure the convenience of banking with primary focus on customer service.

We shall look at the reference workflows of the retail loan account process before understanding how the configuration and capture of data can be done. These stages can be made mandatory or non-mandatory based on the business process configurations. The process management flow is basically routed through various stages to capture relevant data before it is ready to be sent to the host for account creation.

The pre-defined process flow for Retail account open process is as follows:

- [4.2 Loan Application Entry Stage](#)
- [4.3 Loan Application Enrichment Stage](#)
- [4.4 Loan Underwriting Stage](#)
- [4.5 Loan Assessment Stage](#)
- [4.6 Manual Credit Assessment Stage](#)
- [4.7 Manual Credit Decision Stage](#)
- [4.8 Account Parameter Setup Stage](#)
- [4.9 Supervisor Approval Stage](#)
- [4.10 Offer Issue Stage](#)
- [4.11 Offer Accept / Reject Stage](#)
- [4.12 Post Offer Amendment Stage](#)
- [4.13 Account Approval Stage](#)

The convenience of configuring appropriate stages and the respective data segments within each of these stages, which can be business driven, is hosted and architected by our new platform solution. The random-access navigation between data segments within a given stage with appropriate validations, helps enable the business user to capture apt information anytime during the account open process before the loan account is created in the host. The new workflow also supports capturing of relevant documents, stage wise, and generation of advice and notifications dynamically.

The business process definition will determine the different stages which are required for a given combination of the Process Code, Life Cycle and Business Product Code. The workflow management of these stages and the relevant stage movements are defined in the Process Orchestrator to help us orchestrate the micro services-based process flow and ensure seamless transition of the Account open process across various stages in that given order. The Workflow process drives the application from one stage to another based on the process outcomes at the respective stages and subject to fulfilling of the mandatory data capture and submission / capture of mandatory documents at the respective stages.

4 Retail Loans Account Origination Process

This chapter includes following sections:

- [4.1 Retail Loan Account](#)
- [4.2 Loan Application Entry Stage](#)
- [4.3 Loan Application Enrichment Stage](#)
- [4.4 Loan Underwriting Stage](#)
- [4.5 Loan Assessment Stage](#)
- [4.6 Manual Credit Assessment Stage](#)
- [4.7 Manual Credit Decision Stage](#)
- [4.8 Account Parameter Setup Stage](#)
- [4.9 Supervisor Approval Stage](#)
- [4.10 Offer Issue Stage](#)
- [4.11 Offer Accept / Reject Stage](#)
- [4.12 Post Offer Amendment Stage](#)
- [4.13 Account Approval Stage](#)
- [4.14 Reference and Feedback](#)

4.1 Retail Loan Account

The initiation request for a loan can be originated by authorized branch users or relationship managers or by approved bank agents, either through the traditional branch channel or through dedicated protocol services made available on digital devices like tablets or mobiles. The initiation of loan request can be made for both new and existing customer types. Also, the platform supports processing of the loan request from the customer which are directly received from the Self-Service Banking Channel (Oracle Banking Digital Experience) through the REST based service APIs.

The selection of the relevant loan product on which the loan is required can be initiated using this process, provided the user has the required access rights.

Please refer to the detailed setup and operation workflows for both asset and liability products initiation made available in the **Operations** user guide.

Prerequisite

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

NOTE: The fields which are marked with asterisk are mandatory.

1. From **Home** screen, click **Tasks**. Under **Tasks**, click **Free Tasks**.

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

Figure 1: Free Tasks

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Cus
<input type="checkbox"/> Acquire & Edit		Savings Retail Process ...	000SAVLAC0001914	000APP000004201	Application Entry	19-03-22	000	
<input type="checkbox"/> Acquire & Edit		Loans Retail Process Ma...	000HMELN10000898	000APP000004201	Application Entry	19-03-22	000	000
<input type="checkbox"/> Acquire & Edit		Savings Retail Process ...	000SAVLAC0001898	000APP000004178	Application Entry	19-03-22	000	
<input type="checkbox"/> Acquire & Edit		Savings Retail Process ...	000SAVLAC0001888	000APP000004167	Application Enrichment	19-03-22	000	
<input type="checkbox"/> Acquire & Edit		Savings Retail Process ...	000SAVLAC0001887	000APP000004166	Application Entry	19-03-22	000	
<input type="checkbox"/> Acquire & Edit		Savings Retail Process ...	000SAVLAC0001885	000APP000004159	Application Entry	19-03-22	000	
<input type="checkbox"/> Acquire & Edit		Savings Retail Process ...	000SAVLAC0001880	000APP000004148	Application Entry	19-03-22	000	
<input type="checkbox"/> Acquire & Edit		Loans Retail Process Ma...	000HMELN10000879	000APP000004141	Application Entry	19-03-22	000	
<input type="checkbox"/> Acquire & Edit		Retail Process Manage...	000INIT000004097	000APP000004146	Application Initiation	19-03-22	000	
<input type="checkbox"/> Acquire & Edit		Retail Process Manage...	000INIT000004096	000APP000004145	Application Initiation	19-03-22	000	
<input type="checkbox"/> Acquire & Edit		Retail Process Manage...	000INIT000004095	000APP000004144	Application Initiation	19-03-22	000	
<input type="checkbox"/> Acquire & Edit		Retail Process Manage...	000INIT000004094	000APP000004143	Application Initiation	19-03-22	000	
<input type="checkbox"/> Acquire & Edit		Retail Process Manage...	000INIT000004093	000APP000004142	Application Initiation	19-03-22	000	
<input type="checkbox"/> Acquire & Edit		Retail Process Manage...	000INIT000004091	000APP000004140	Application Initiation	19-03-22	000	

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4.2 Loan Application Entry Stage

As detailed in the **Operations** user guide, all the product originations are initiated in the Application Initiation stage from the product catalogue. The cart operation in product catalogue allows to originate single or multiple product initiation. Once the Retail Loan Account origination process is initiated either as a single product origination or as part of the multiple product selection, process orchestrator generates the loan account process reference number on submit of the Application Initiation stage. Process orchestrator also updates the record in the Free Task process for the 'Application Entry' stage also referred as 'Task' from orchestrator perspective.

The Application Entry stage is the first stage in the Retail Loan Account Open process. After the initiate process is completed successfully, the application can be acquired by the user who has the access rights for the given stage and progress with the data capture.

The Application Entry stage has the following reference data segments:

- [4.2.1 Loan Details](#)
- [4.2.2 Admission Details](#)
- [4.2.3 Customer Information](#)
- [4.2.4 Mandate Details](#)
- [4.2.5 Financial Details](#)
- [4.2.6 Collateral Details](#)
- [4.2.7 Guarantor Details](#)
- [4.2.8 Summary](#)
- [4.2.9 Action Tabs](#)
- [4.2.10 Request Clarification](#)

Please refer the below sections for more details on these data segments.

4.2.1 Loan Details

1. Click **Acquire and Edit** for the application for which the Application Entry stage has to be acted upon.

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

Figure 2: Loan Details

The screenshot shows the 'Loan Details' screen for application 006APP000034374. The main content area is titled 'BUSINESS LOANS' and contains the following fields:

- Account Type:** Business Loan
- Business Product Name:** SMBL01
- Account Branch:** 006
- Account Currency:** GBP
- Purpose of Loan:** Business Loan
- Loan Tenure:** 10 MM
- Estimated Cost:** 8,500,000.00
- Customer Contribution:** 1,000,000.00
- Requested Loan Amount:** 7,500,000.00

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

2. Specify the details in the relevant data fields. For more information on fields, refer to the field description table below.

Table 4: Loan Details – Field Description

Field	Description
Account Type	Displays the account type.
Business Product Name	Displays the business product name.
Account Branch	Specify the account branch.
Loan Tenure*	Specify the loan tenure.
Account Currency*	Select the account currency.
Application Date*	Select the application date.
Estimated Cost*	Specify the Estimated Cost as provided by the builder.
Customer Contribution*	Specify the contribution amount which the borrower or the customer wants to provide.

Field	Description
Requested Loan Amount*	Specify the requested loan amount.
Purpose of Loan*	Specify the purpose of loan.
Request Clarification	<p>Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on Request Clarification, refer to the section Request Clarification.</p>
Back	<p>Click Back to navigate to the previous data segment within a stage.</p> <p>NOTE: Since this is the first screen on the workflow, Back will be disabled.</p>
Next	<p>Click Next to navigate to the next data segment, after successfully capturing the data.</p> <p>NOTE: The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action.</p> <p>User will not be able to proceed to the next data segment, without capturing the mandatory data.</p>
Save & Close	Click Save & Close to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.
Cancel	Click Cancel to terminate the application and the status of the application. Such applications cannot be revived later by the user.

4.2.2 Admission Details

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

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

Prerequisite

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

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

Figure 3: Admission Details

2. Specify the details in the relevant data fields. For more information on fields, refer to the field description table below.

Table 5: Admission Details – Field Description

Field	Description
Loan Requested for*	<p>Select the options from the drop-down list. Available options are:</p> <ul style="list-style-type: none"> • Overseas • Domestic

Field	Description
Admission Status*	Select the admission status. Available options are: <ul style="list-style-type: none"> • Confirmed • Awaited
Mode of Study*	Select the mode of study. Available options are: <ul style="list-style-type: none"> • Full Time • Part Time • Correspondence • Distance Education
Proposed Course of Study*	Specify the proposed course of study.
Institution*	Specify the institution.
University / School*	Specify the university or school.
Country*	Specify the country.
Institution Ranking*	Specify the institution ranking.
Course Duration	Specify the course duration.
Course Commencement Date*	Select the course commencement date.
Specialization*	Specify the type of course.
Projected Earning	Specify the projected earnings.
Employment Potential	Specify the employment potential.
Scholarship/ Business Eligible*	Select the scholarship eligibility. Available options are: <ul style="list-style-type: none"> • Yes • No
Cost of Course (In GBP)s	Specify the details about the cost of course.
Source (In GBP)	Specify the details about the source of funds.

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

4.2.3 Customer Information

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

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

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

Figure 4: Customer Information - Individual

The screenshot shows the 'Customer Information - Individual' screen. At the top, there are tabs for 'Loan Details', 'Customer Information', 'Mandatory Details', 'Financial Details', 'Collateral Details', 'Generator Details', and 'Summary'. The 'Customer Information' tab is active. The screen displays the following fields and sections:

- Customer Type:** Individual
- Ownership:** Single
- Number of Applicants:** 1
- Existing Customer:** (Selected)
- Primary Customer:** (Selected)
- Upload Document to prepopulate Customer Information:** (Link)
- Personal Information:**
 - Title *
 - Name in Local Language
 - Country of Residence *
 - Married Status *
 - Customer Segment
 - Customer Segment
 - Customer Location *
 - Staff:
- Identification and Contact:**
 - First Name *
 - Gender *
 - Birth Country *
 - ID Type *
 - Customer Category *
 - Customer Category *
 - Details of Special Need
 - Middle Name
 - Date of Birth *
 - Nationality *
 - Unique ID No *
 - Preferred Language *
 - Preferred Language *
 - Remarks For Special Need
 - Last Name *
 - Resident Status *
 - Citizenship By *
 - Void Till
 - Preferred Currency *
 - Preferred Currency *
 - Relationship Manager ID
- Address:**
 - Communication Address
- Signature:**
 - Upload Signature: Drag and Drop (Select to Upload This File)
 - Unloaded Signature
 - Remarks
- Signature ID Table:**

Signature ID	Signature	Remarks	Action

At the bottom, there are navigation buttons: 'Request Clarification', 'Back', 'Next', 'Save & Close', and 'Cancel'. The page number is 'Page 1 of 1 (1 of 1 Item)'.


2. Specify the details in the relevant data fields. User can add another customer (New or Existing) at this stage. Adding customer will enable the user to add additional customer or applicants. For more information on fields, refer to the field description table below.




Table 6: Customer Information - Individual – Field Description

Field	Description
Holding Pattern*	Displays the holding pattern selected in the Application Initiate stage.
Ownership*	<p>Select the ownership from the drop-down list. Available options are:</p> <ul style="list-style-type: none"> • Single • Joint <p>In case of Joint ownership selected, panel for updating details for 2nd applicant is populated. Add Applicant is also enabled to allow adding additional applicants to the account.</p> <p>By default, the system displays the ownership selected in the Application Initiate stage.</p>
Number of Applicants*	Displays the number applicants added for the account.
Date of Birth	Displays the date of birth of the applicant.
E-mail	Displays the e-mail ID of the applicant.
Mobile Number	Displays the mobile number of the applicant.
Phone Number	Displays the phone number of the applicant.
Last Updated On	<p>Displays the date on which the financial details of an existing applicant was last updated.</p> <p>For a new applicant, it will remain blank.</p>
Edit	<p>Click Edit to modify the existing customer details and address details.</p> <p>Click Save to save the modified details and click Cancel to cancel the modifications.</p> <p>Edit will be visible only for existing customers.</p>
Existing Customer	Select to indicate if customer is existing customer.
CIF Number	Search and select the CIF number.

Field	Description
Primary Customer	Select to indicate if customer is primary customer.
Title*	Select the title of the applicant from the drop-down list.
First Name*	Specify the first name of the applicant.
Middle Name	Specify the middle name of the applicant.
Last Name*	Specify the last name of the applicant.
Name in Local Language	Specify the name in local language of the applicant.
Gender*	Specify the Gender of the applicant from the drop-down list.
Date of Birth*	Select the date of birth of the applicant.
Resident Status*	Select the residential status of the applicant from the drop-down list. Available options are: <ul style="list-style-type: none"> • Resident • Non-Resident
County of Residence*	Search and select the country code of which the applicant is a resident.
Birth Country*	Search and select the country code where the applicant has born.
Nationality*	Search and select the country code where the applicant has nationality.
Citizenship By*	Search and select the country code for which applicant has citizenship.
Marital Status*	Select the marital status of the customer from the drop-down list. Available options are: <ul style="list-style-type: none"> • Married • Unmarried • Legally Separated • Widow

Field	Description
ID Type*	Select the identification document type for the applicant from the drop-down list.
Unique ID No*	Specify the number of the identification document provided.
Valid Till	Select the valid till date of the identification document provided.
Customer Segment	Select the segment of the customer. Available options are: <ul style="list-style-type: none"> • Emerging Affluent • High Net worth Individuals • Mass Affluent • Ultra HNI
Customer Sub Type*	Select the sub type of the customer. Available options are: <ul style="list-style-type: none"> • Individual • Minor • Student • Senior Citizen • Foreigner
Preferred Language*	Select the preferred language.
Preferred Currency*	Select the preferred currency.
Customer Location*	Search and select the customer location of which the applicant is located.
Details Of Special Need	Select the special need details. Available options are: <ul style="list-style-type: none"> • Blindness • Cerebral Palsy • Low vision • Locomotor disability • Leprosy-cured • Mental retardation • Mental illness • Hearing Impairment

Field	Description
Remarks For Special Need	Specify the remarks for the special need selected.
Relationship Manager ID	Search and select the Relationship Manager ID for the applicant.
Staff	Select the toggle to indicate if the customer is employee of the bank.
Address	<p>Displays the address details.</p> <p>Click on the top right side of the Address Tile.</p> <p>View – Click View to view the address details of an existing customer.</p> <p>Edit - Click Edit to update the address details of an existing customer.</p> <p>Delete – Click Delete to delete the address of an existing customer.</p> <p>To add multiple addresses of the applicant, click  icon on the Address to add additional addresses.</p>
Address Type*	<p>Select the address type for the applicant from the drop-down list.</p> <ul style="list-style-type: none"> • Permanent Address • Residential Address • Communication Address • Office Address <p>One of the address type must be Communication Address.</p>
Building*	Specify the house or office number, floor and building details.
Street*	Specify the street.
Locality	Specify the locality name of the address.
City*	Specify the city.

Field	Description
State*	Specify the state.
Country*	Specify the country code.
Zip Code	Specify the zip code of the address.
E-mail*	Specify the e-mail address of the applicant.
Mobile*	Specify the ISD code and the mobile number of the applicant.
Phone	Specify the ISD code and the phone number of the applicant.
Signatures	<p>Displays the Signature details.</p> <p>Click  icon to upload the signatures for the customer.</p> <p>Click Add button to add the additional signatures.</p> <p>Click Cancel button to discard the added details.</p> <p>On Submit, signature will be handed off to Oracle Banking Party.</p>
Upload Signature	<p>Drag and drop the signature file or click on Select or drop files here to browse and upload the signature from the local system.</p> <p>PNG & JPEG file formats are supported.</p>
Uploaded Signature	NOTE: Displays the uploaded signature.
Remarks	Specify the remarks related to the signature.
Signature ID	Displays the Signature ID for the added signature.
Signature	Displays the added signature.
Remarks	Displays the remarks for the added signature.
Action	<p>Click  to edit the added signatures</p> <p>Click  to delete the added signatures.</p>

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

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

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

Figure 5: Customer Information – Upload Document

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

Table 7: Customer Information - Upload Document – Field Description

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

After the document is uploaded,

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

Figure 6: Verify Information

The screenshot displays the 'Verify Information' interface. At the top, there is a header 'Verify Information' with a close button (X). Below the header is a preview of an Arizona Driver License. The license includes fields for CLASS, END, REST, DLN, DOB, EXP, SEX, HGT, WGT, DD, EYES, HAIR, and ISS. A 'VETERAN' badge is also visible. Below the license preview is a form with the following fields: First Name, Middle Name, Last Name, Date Of Birth (with a calendar icon), Gender (dropdown), Unique Id Type (dropdown set to 'Driving License'), Unique Id, Expiry Date (with a calendar icon), Building, City, Country (with a search icon), Issue Date (with a calendar icon), and Zipcode. At the bottom left, there is an 'Update Address' section with radio buttons for 'Yes' (selected) and 'No'. A green 'Update & Save' button is located at the bottom right.

4. 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
First Name	This field is pre-populated with the extracted data. Modify the first name of the applicant, if required.
Middle Name	This field is pre-populated with the extracted data. Modify the middle name of the applicant, if required.
Last Name	This field is pre-populated with the extracted data. Modify the last name of the applicant, if required.

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

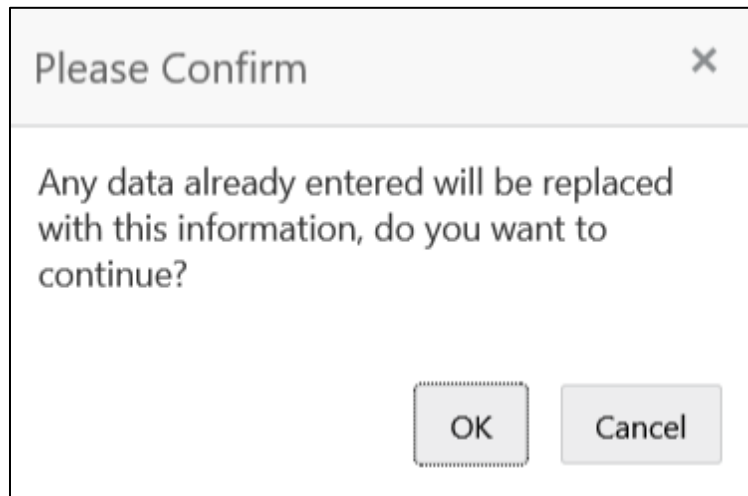
Field	Description
Building	<p>This field is pre-populated with the extracted data. Modify the building name of the applicant, if required.</p> <p>NOTE: This field appears only if the Document Name is selected as Driving License.</p>
Street	<p>This field is pre-populated with the extracted data. Modify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

Field	Description
Update Address	<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"> • Yes • No

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

→ The **Confirmation** screen displays.

Figure 7: 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.
6. If the **Customer Type** is selected as **Small and Medium Business (SMB)**.

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


Figure 8: Customer Information – Small and Medium Business (SMB)

7. Specify the details in the relevant data fields. 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
Customer Type	Displays the customer type based on the product selected.
Doing Business As	Displays the business name of the SMB customer.
Registration Number	Displays the registration number of the business.
Date of Registration	Displays the registration date of the business.
Last Updated On	Displays the date on which the financial details of an existing applicant was last updated. For a new applicant, it will remain blank.
Edit	Click Edit to modify the existing customer details and address details. Click Save to save the modified details and click Cancel to cancel the modifications. Edit will be visible only for existing customers.
Existing Customer	Select to indicate if customer is existing customer.

Field	Description
CIF Number	Search and select the CIF number.
Doing Business As	Specify the name of the business.
Registration Number	Specify the registration number of the business.
Date of Registration	Select the registration date of the business.
Country of Registration	Search and select the country code where the business is registered.
SMB Classification	Select the SMB Classification from the dropdown list. Available options are: <ul style="list-style-type: none"> • Micro • Small • Medium
Customer Category	Search and select the customer category.
SMB Registration Number	Specify the SMB registration number.
Tax Identification Number	Specify the tax identification number of the SMB customer.
Goods and Service Tax ID	Specify the goods and service tax ID.
Business License	Specify the business license.
Preferred Language	Select the preferred language.
Preferred Currency	Select the preferred currency.
Relationship Manager ID	Specify the relationship manager ID.
Upload Logo	Click Upload Logo button to upload the logo for the business.
Address	Displays the address details.

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

Field	Description
Phone	Specify the ISD code and the phone number of the applicant.
Back	Click Back to navigate to the previous data segment within a stage.
Next	<p>Click Next to navigate to the next data segment, after successfully capturing the data.</p> <p>NOTE: The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action.</p> <p>User will not be able to proceed to the next data segment, without capturing the mandatory data.</p>
Save & Close	Click Save & Close to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.
Cancel	Click Cancel to close the application without saving.

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 9: 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

OK Ignore

▲ Sanjeet Singh

CIF Number	PTY Number	First Name	Last Name	Customer Type	DOB	Contact Number	ID/Registration Number	Status

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
CIF Number	Displays the CIF Number.
PTY Number	Displays the PTY Number.
First Name	Displays the First Name.
Last Name	Displays the Last Name.
Customer Type	Displays the Customer Type.
DOB	Displays the Date of Birth.
Contact Number	Displays the Contact Number.
ID/Registration Number	Displays the Registration number.
Status	Displays the Status 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.

4.2.4 Stake Holder Details

The **Stake Holder Details** data segment allows to capture the Stake Holder details for the business. This data segment is applicable only if the **Customer Type** is selected as **Small and Medium Business (SMB)**.


1. Click **Next** in **Customer Information** screen to proceed with next data segment, after successfully capturing the data.
2. Select **+ Add Stakeholder** to add the Stake Holders for the business
→ The **Stakeholder Details** screen is displayed.



Figure 10: Stake Holder Details


The screenshot displays the 'Stake Holder Details' screen for a loan application. The interface includes a sidebar with navigation options: Loan Details, Customer Information, Stake Holder Details (selected), Financial Details, Mandate Details, Collateral Details, Guarantor Details, and Summary. The main content area is titled 'Stake Holder Details' and features a '+ Add Stakeholder' button. Below this, there are sections for different stakeholder types: Authorized Signatories, Owners, Guarantors, and Suppliers. Each section includes fields for Stakeholder Type, Date of Registration, CIF Number, and other relevant details. There are also buttons to add new stakeholders and save changes.

3. Specify the details in the relevant data fields. For more information on fields, refer to the field description table below.

Table 11: Stake Holder Details – Field Description

Field	Description
Stake Holder Type	Select the Stakeholder type from the dropdown list. Available options are <ul style="list-style-type: none"> • Owners • Authorized Signatories • Guarantors • Suppliers
Existing Customer	Select the toggle to indicate if the customer is an existing customer or not.
CIF Number	Click Search icon and select the CIF number. This field appears only if the Existing Customer toggle is enabled.
Owners	
Ownership Percentage	Specify the ownership percentage.
Associated Since	Select the date from when the Stake Holder is associated with the business.
Authorized Signatories For the existing customers, the Signature details will be in read-only mode. For the new customers, the user will be able to add, edit and delete the Signature details.	
Associated Since	Select the date from when the Stake Holder is associated with the business.
Signatures	Click  icon to upload the signatures for the new customer. Click Add button to add the signatures. Click Cancel button to discard the added details. On Submit, signature will be handed off to Oracle Banking Party.

Field	Description
Upload Signature	<p>Drag and drop the signature file or click on Select or drop files here to browse and upload the signature from the local system.</p> <p>NOTE: PNG & JPEG file formats are supported.</p> <p>This field appears only for the new Customers.</p>
Uploaded Signature	<p>Displays the uploaded signature.</p> <p>This field appears only for the new Customers.</p>
Remarks	<p>Specify the remarks related to the signature.</p> <p>This field appears only for the new Customers.</p>
Signature ID	Displays the Signature ID for the added signature.
Signature	Displays the added signature.
Remarks	Displays the remarks for the added signature.
Action	<p>Click  to edit the added signatures</p> <p>Click  to delete the added signatures.</p> <p>This field is enabled only for new customers.</p>
Guarantors	
Line of Business	<p>Select the line of business for the guarantor/supplier.</p> <p>Available options are:</p> <ul style="list-style-type: none"> • Facility • Supply Chain Finance • Trade • Lending • Cash Management • Liquidity Management • Virtual Account Management
Scope	Specify the scope of the guarantor in the business.

Field	Description
Guarantee Start date - Expiry date	Select the guarantee start and expiry date.
Guarantee amount	Specify the guarantee amount for the business.
Description	Specify the description for the guarantor.
Add New Guarantor	Click this button to add new guarantor.
Suppliers	
Line of Business	<p>Select the line of business for the guarantor/supplier.</p> <p>Available options are:</p> <ul style="list-style-type: none"> • Facility • Supply Chain Finance • Trade • Lending • Cash Management • Liquidity Management • Virtual Account Management
Item Name	Specify the item name of the supplier.
Quantity	Specify the quantity of the item.
Supply Frequency	Specify the supply frequency.
Start Date – End Date	Select the start and end date for the supplier.
Add Supply Details	Click this button to add new supply details.
	Click this icon to delete the row.

Field	Description
Request Clarification	<p>Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on Request Clarification, refer to the section Request Clarification.</p>
Back	Click Back to navigate to the previous data segment within a stage.
Next	<p>Click Next to navigate to the next data segment, after successfully capturing the data.</p> <p>NOTE: The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, system displays an error message for the user to take action.</p> <p>User will not be able to proceed to the next data segment, without capturing the mandatory data.</p>
Save & Close	Click Save & Close to save the data captured. Save & Close will be enabled only if, all the mandatory fields are captured. This task will be available in the My Task list for the user to continue later.
Cancel	Click Cancel to close the application without saving.

4. Disable the **Existing Customer** toggle to onboard the **New Customers**. By Default, the **Existing Customer** is enabled.

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

Figure 11: Customer Onboarding



The screenshot shows a web application window titled "Customer Onboarding". Inside the window, there is a form with a single field labeled "Customer Category" followed by a blue asterisk (*). Below the label is a dropdown menu. In the bottom right corner of the window, there is a "Save" button.

5. Select the Customer Category.

The available options are:

- **Individual**
- **Small and Medium Business (SMB)**

6. If the **Customer Category** is selected as **Individual**.
 → The **Customer Onboarding – Individual** screen is displayed.

Figure 12: Customer Onboarding - Individual

The screenshot displays the 'Customer Onboarding' interface for an individual customer. At the top, the 'Customer Category' is set to 'Individual'. Below this, there is a profile icon and two toggle switches: 'Existing Customer' (disabled) and 'Primary Customer' (enabled). A link for 'Upload Document to prepopulate Customer Information' is visible. The main form area contains several input fields and dropdown menus, including:

- Title (dropdown)
- First Name (text input)
- Middle Name (text input)
- Last Name (text input)
- Name In Local Language (text input)
- Gender (dropdown)
- Date of Birth (calendar icon)
- Resident Status (dropdown)
- Country of Residence (text input with search icon)
- Birth Country (text input with search icon)
- Nationality (text input with search icon)
- Citizenship By (dropdown)
- Marital Status (dropdown)
- ID Type (dropdown)
- Unique ID No (text input)
- Valid Till (calendar icon)
- Customer Segment (dropdown)
- Customer Category (dropdown, currently set to INDIVIDUAL)
- Preferred Language (dropdown)
- Preferred Currency (text input with search icon)
- Customer Location (text input with search icon)
- Details Of Special Need (dropdown)
- Remarks For Special Need (text input)
- Relationship Manager ID (text input with search icon)

 At the bottom left, there is a 'Staff' toggle switch, and at the bottom right, there is a 'Save' button.


Specify the details in the relevant data fields. For more information on fields, refer to the field description table below.

Table 12: Customer Onboarding - Individual – Field Description

Field	Description
Existing Customer	By default, the existing customer toggle is disabled. Select the toggle if the customer information is already available in the system.
CIF Number	Click Search icon and select the CIF number of the existing customer.

Field	Description
Primary Customer	By default, the Primary Customer toggle is enabled and non-editable.
Title*	Select the title of the applicant from the drop-down list.
First Name*	Specify the first name of the applicant.
Middle Name	Specify the middle name of the applicant.
Last Name*	Specify the last name of the applicant.
Name in Local Language	Specify the name of the applicant in Local language.
Gender*	Specify the Gender of the applicant from the drop-down list.
Date of Birth*	Select the date of birth of the applicant.
Resident Status*	Select the residential status of the applicant from the drop-down list. Available options are: <ul style="list-style-type: none"> • Resident • Non-Resident
County of Residence*	Click Search and select the country code of which the applicant is resident.
Birth Country*	Click Search and select the country code where the applicant has born.
Nationality*	Click Search and select the country code where the applicant has nationality.
Citizenship By*	Select the Citizenship By of the customer from the drop-down list. Available options are: <ul style="list-style-type: none"> • Birth • Residence • Acquire • Others

Field	Description
Marital Status*	Select the marital status of the customer from the drop-down list. Available options are: <ul style="list-style-type: none"> • Married • Unmarried • Legally Separated • Widow
ID Type*	Select the identification document type for the applicant from the drop-down list.
Unique ID No*	Specify the number of the identification document provided.
Valid Till	Select the valid till date of the identification document provided.
Customer Segment	Select the segment of the customer. Available options are: <ul style="list-style-type: none"> • Emerging Affluent • High Net worth Individuals • Mass Affluent • Ultra HNI
Customer Category*	By default, it is selected as Individual.
Preferred Language*	Select the preferred language from the drop-down list.
Preferred Currency*	Click Search and select the currency code from the list.
Customer Location*	Click Search and select the customer location from the list.
Details Of Special Need	Select the special need details. Available options are: <ul style="list-style-type: none"> • Blindness • Cerebral Palsy • Low vision • Locomotor disability • Leprosy-cured • Mental retardation • Mental illness • Hearing Impairment

Field	Description
Remarks For Special Need	Specify the remarks for the special need selected.
Relationship Manager ID	Search and select the relationship manager ID for the applicant.
Staff	Select the toggle to indicate if the customer is employee of the bank.
Address	Displays the address details. To add the addresses of the applicant, click  icon on the Address to add the addresses.
Address Type*	Select the address type for the applicant from the drop-down list. <ul style="list-style-type: none"> • Permanent Address • Residential Address • Communication Address • Office Address
Building*	Specify the house or office number, floor and building details.
Street*	Specify the street.
Locality	Specify the locality name of the address.
City*	Specify the city.
State*	Specify the state.
Country*	Click Search and specify the country code.
Zip Code	Specify the zip code of the address.
E-mail*	Specify the E-mail address of the applicant.
Mobile*	Specify the ISD code and the mobile number of the applicant.
Phone	Specify the ISD code and the phone number of the applicant.
Save	Click on Save to save the details.

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

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

Figure 13: Customer Onboarding – Upload Document

Refer to **Customer Information** data segment for the detailed explanation.


- If the **Customer Category** is selected as **Small and Medium Business**.

→ The **Customer Onboarding – Small and Medium Business** screen is displayed.

Figure 14: Customer Onboarding – Small and Medium Business.

Specify the details in the relevant data fields. For more information on fields, refer to the field description table below.

Table 13: Customer Onboarding - Small and Medium Business – Field Description

Field	Description
Existing Customer	By default, toggle is disabled.
Doing Business As*	Specify the business of the SMB customer.
Registration Number	Specify the registration number.
Date of Registration*	Specify the date of registration.
Country of Registration*	Click Search and select the country code from the list.
SMB Classification	Select the SMB classification from the drop-down values.
Customer Category*	By default, it is selected as SMB.
SMB Registration Number	Specify the SMB registration number.
Tax Identification Number*	Specify the tax identification number of the SMB customer.
Goods and Services Tax Id	Specify the goods and services tax Id.
Business License	Specify the business license.
Preferred Language*	Select the preferred language from the drop down list.
Preferred Currency*	Click Search and select the currency code from the list.
Relationship Manager ID*	Specify the relationship manager id.
Upload Logo	Upload the logo of the customer.
Customer Location*	Click Search and select the customer location from the list.
Address	Displays the address details. To add the addresses of the applicant, click  icon on the Address to add the addresses.

Field	Description
Address Type*	Select the address type for the applicant from the drop-down list. <ul style="list-style-type: none"> • Permanent Address • Residential Address • Communication Address • Office Address
Building*	Specify the house or office number, floor and building details.
Street*	Specify the street.
Locality	Specify the locality name of the address.
City*	Specify the city.
State*	Specify the state.
Country*	Click Search and specify the country code.
Zip Code	Specify the zip code of the address.
E-mail*	Specify the E-mail address of the applicant.
Mobile*	Specify the ISD code and the mobile number of the applicant.
Phone	Specify the ISD code and the phone number of the applicant.
Save	Click on Save to save the details.

On submission of Application Entry stage, Stakeholder Onboarding request gets initiated for the new customers.

The request for New Stakeholder Onboarding is addressed by the underlying API call, which also generates the New Party reference number, thereby circumventing the usual process of generating a Unique Process reference number / Task.

4.2.5 Mandate Details

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

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

Figure 15: Mandate Details

2. Specify the details in the relevant data fields. For more information on fields, refer to the field description table below.

Table 14: Mandate Details – Field Description

Field	Description
Number of Applicants	Specify the number of applicants.
Registered	Select to make it register.
Applicant Name	Displays the applicant name.
Collateral Share	Select the collateral share from the drop-down list.
Repayment Share*	Select the repayment share from the drop-down list.

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

4.2.6 Financial Details

Financial details can be captured for all or a single applicant or a customer for the given loan application as the case may be. Separate shutter panels are available applicant wise to capture the basic details and the income and expense details.

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

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

Figure 16: Financial Details

Loan Application Entry - 006APP00034370

Financial Details

NEON Industries

Total Income: GBP 27,000.00 | Total Expense: GBP 20,100.00

Applicant Name: NEON Industries

Basic Details:

- Employment Type: Service
- Organization Name: OFSS
- Employee ID: 3424565
- Designation: VP
- Organization Category: Private Limited
- Employment Date Range: Aug 1, 2009
- I currently work in this role: Yes
- Demographics: Global
- Employee Type: Full Time
- Grade: VP
- Industry Type: Select

Monthly Income (In GBP)

Type	Amount
Pension	*****
Investment Income	*****
Agriculture	*****
Salary	*****
Interest Amount	*****
Rentals	*****
Bonus	*****
Other Income	*****
Business	*****
GBP	27,000.00

Monthly Expense (In GBP)

Type	Amount
Medical	*****
Education	*****
Rentals	*****
Household	*****
Vehicle	*****
Fuel	*****
Other Expenses	*****
Utility Payments	*****
Insurance Payments	*****
Credit Card Payments	*****
GBP	20,100.00

Liabilities (In GBP)

Type	Amount
Property Loan	*****
Vehicle Loan	*****
Credit Card Outstanding	*****
Overdrafts	*****
Personal Loan	*****
Other Liability	*****
Home Loan	*****
GBP	50,000.00

Asset (In GBP)

Type	Amount
House	*****
Deposit	*****
Vehicle	*****
Other	*****
GBP	500,000.00

Net Income: GBP 6,900.00

Profit and Financial Ratios:

2022

Balance Sheet Size: 1000	Operating Profit: 100000	Net Profit: 100000
Year Over Year Growth: 20	Return On Investment: 20	Return On Equity: 2000
Return On Asset: 100		

2. Click **Add Financial Ratios** to update the profit and financial ratios of the business.

This option appears and applicable only if the **Customer Type** is selected as **Small and Medium Business (SMB)** in Application Initiation stage.

This screen has been added within the financial details data segment. The user will have the option to capture the relevant data for various financial years. This section is non-mandatory.

→ The **Profit and Financial Ratios** screen displays.

Figure 17: Profit and Financial Ratios

3. Specify the details in the relevant data fields. For more information on fields, refer to the field description table below.

Table 15: Financial Details – Field Description

Field	Description
Applicant Name	Displays the name of the applicant.
Total Income	Displays the total income of the applicant.
Total Expense	Displays the total expenses the applicant.
Last Update On	Displays the date on which the financial details of an existing applicant were last updated. For a new applicant, it will remain blank.
Applicant Name	Displays the name of the applicant.
Edit	Click Edit to modify the existing applicant details. Click Save to save the modified details and click Cancel to cancel the modifications. Edit will be visible only for existing applicant.

Field	Description
Basic Details	<p>Default values available as options in drop-down list can be used as attributes to configure the Quantitative Score which will be used during Assessment stage.</p> <p>Refer to Configuration user manual for the list of attributes available in this release.</p>
Employment Type*	<p>Select the employment type from the drop-down list. Available options are:</p> <ul style="list-style-type: none"> • Service • Professional • Business <p>Employment Type is reckoned as an attribute for Quantitative Score calculation for the given Applicant.</p>
Organization Name*	Specify the name of the organization.
Organization Category*	<p>Select the organization type from the drop-down list. Available options are:</p> <ul style="list-style-type: none"> • Private Limited • Government • NGO
Demographics*	<p>Select the demographics from the drop-down list. Available options are:</p> <ul style="list-style-type: none"> • Global • Domestic
Employee Type*	<p>Select the employee type from the drop-down list. Available options are:</p> <ul style="list-style-type: none"> • Full Time • Part Time • Contract • Permanent
Employee ID	Specify the employee ID.

Field	Description
Employment Start Date*	Select the employment start date.
Employment End Date	Select the employment end date.
Grade	Specify the grade.
Designation	Specify the designation.
I currently work in this role*	Select whether the applicant works currently in this role. Available options are: <ul style="list-style-type: none"> • Yes • No
Industry Type	Select the Industry Type from the drop-down list. Available options are: <ul style="list-style-type: none"> • IT • Bank • Services • Manufacturing • Legal • Medical • Engineering • School/College • Others

Field	Description
Monthly Income	<p>Specify the monthly income details in the below fields.</p> <ul style="list-style-type: none"> • Salary • Agriculture • Business • Investment Income • Interest Amount • Pension • Bonus • Rentals • Cash Gifts • Other Income <p>Total gets calculated automatically.</p>
Monthly Expenses	<p>Specify the monthly expenses in the below fields.</p> <ul style="list-style-type: none"> • Household • Medical • Education • Travel • Vehicle • Fuel • Rentals • Other Expenses • Loan Payments • Utility Payments • Insurance Payments • Credit Card Payments <p>Total gets calculated automatically.</p>

Field	Description
Liabilities	<p>Specify the amount for any of the applicable liabilities. Available options are:</p> <ul style="list-style-type: none"> • Property Loan • Vehicle Loans • Personal Loans • Credit Card outstanding • Overdrafts • Other Liability • Home Loan • Education Loan <p>Total gets calculated automatically.</p>
Asset	<p>Specify the asset value in the below fields.</p> <ul style="list-style-type: none"> • House • Deposit • Vehicle • Other
Net Income	System automatically displays the total income over expenses.
Profit and Financial Ratios	
This field appears only if the Customer Type is selected as Small and Medium Business (SMB) .	
Financial Year	Select the Financial Year from the dropdown list.
Currency	Click Search icon and select the currency from the available list.
Balance Sheet Size	Specify the balance sheet size.
Operating Profit	Specify the operating profit of the business.
Net Profit	Specify the net profit of the business.
Year Over Year Growth	Specify the growth of the business year on year.
Return On Investment	Specify the return on investments.

Field	Description
Return On Equity	Specify the return on equity.
Return On Asset	Specify the return on asset.
Request Clarification	<p>Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on Request Clarification, refer to the section Request Clarification.</p>
Back	Click Back to navigate to the previous data segment within a stage.
Next	<p>Click Next to navigate to the next data segment, after successfully capturing the data.</p> <p>NOTE: 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.</p> <p>User will not be able to proceed to the next data segment, without capturing the mandatory data.</p>
Save & Close	<p>Click Save & Close to save the data captured.</p> <p>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.</p>
Cancel	Click Cancel to close the application without saving.

4. Click **Next**. The system validates the date specified in **Last Update On** with Financial Details Validity Period and, if date specified in **Last Update On** exceeds the date specified in Financial Details Validity Period at Business Product Preferences configurations, the system displays the following error message:

Figure 18: Error Message

Continue With Existing Financial Details

Yes No

- Click **Yes** to proceed with the next data segment. Click **No** to edit financial details and proceed.

4.2.6.1 Parent / Guardian Financial Details

This is the additional data segment that captures the financial details in case of education loans, where the loan applicant (student) does not have any independent income for the given loan application as the case may be. Also, the Add Parent / Guardian details will enable the user to capture the data for each parent. Separate shutter panels are available Applicant wise to capture the Basic Details and the Income / Expense, Liabilities / Asset details.

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

Prerequisite

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

→ The **Parent/Guardian Financial Details** screen is displayed.

Figure 19: Parent/Guardian Financial Details

Loan Underwriting - 000APP00013904

Parent/Guardian Financial Details

1. Parent/Guardian Name: Relationship With Student

Existing Customer: Relationship With Student:

Title: First Name: Middle Name: Last Name:

MR: Gender: Male: Marital Status: Single: Unique ID Number:

Date of Birth: 0 Jul 1956

Basic Details

Income Type: Salary: Employment Type: Full Time: Employee Number: Industry: IT

Office Name: Education Qualification: High School: Designation: Consultant: Employment Start Date:

Employment End Date: Add/View Address:

Monthly Income (in GBP)

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

Monthly Expense (in GBP)

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

Liabilities (in GBP)

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

Asset (in GBP)

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

Buttons: Add, Request Clarification, Back, Next, Save As Draft, Cancel

2. Specify the details in the relevant data fields. For more information on fields, refer to the field description table below.

Table 16: Parent/Guardian Details – Field Description

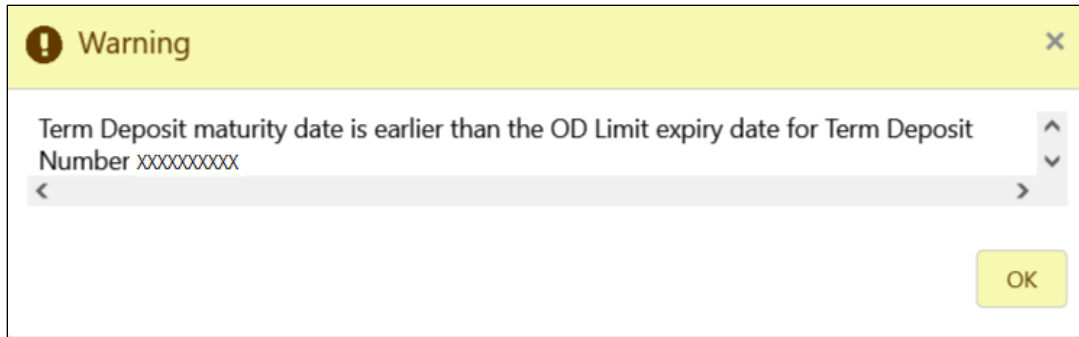
Field	Description
Existing Customer	Select to indicate if the user is existing customer or not.
Relationship With Student	Select the relationship of parent or guardian with the student.
Title*	Select the title.
First Name*	Specify the first name.
Middle Name	Specify the middle name.
Last Name*	Specify the last name.
Date Of Birth*	Select the date of birth.
Gender*	Select the gender.
Marital Status*	Select the martial status.
Unique ID Number*	Specify the unique ID number.
Basic Details	Default values available as options in drop-down list can be used as attributes to configure the Quantitative Score which will be used during Assessment stage. Refer to Configuration user manual for the list of attributes available in this release.
Income Type*	More than one type of Income can be captured for an applicant. The list of values will be available for the user to select. Business may add appropriate values to this list.
Employment Type*	The list of values will be available for the user to select. Business may add appropriate values to this list. Employment Type is reckoned as an attribute for Quantitative Score calculation for the given Applicant.
Employee Number	Specify the employee number.

Field	Description
Industry*	Select the industry type from the drop-down list.
Office Name	Specify the office name.
Educational Qualification	Specify the education qualification.
Designation	Specify the designation.
Employment Start Date	Select the employment start date.
Employment End Date	Select the employment end date.
Income and Expense Details	The following are the different data elements which are available in this section. These values reckon as attributes for Quantitative score card calculation.
Monthly Income	Specify the monthly income of parent or guardian in the below fields. <ul style="list-style-type: none"> • Salary • Business • Interest Income • Pension • Bonus • Rentals
Monthly Expenses	Specify the monthly expenses of parent or guardian in the below fields. <ul style="list-style-type: none"> • Household • Medical • Education • Vehicle Maintenance • Rentals

Field	Description
Liabilities	Specify the liabilities of parent or guardian in the below fields. <ul style="list-style-type: none"> • Property Loans • Vehicle Loans • Personal Loans • Card outstandings • Overdrafts • Others
Asset	Specify the asset of parent or guardian in the below fields. <ul style="list-style-type: none"> • Savings Deposits • Stocks/Funds • Properties • Automobiles • Fixed Deposits • Land • Others
Net Income	The system automatically displays the net income over expenses.
Request Clarification	Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer. For more information on Request Clarification , refer to the section Request Clarification .
Back	Click Back to navigate to the previous data segment within a stage.

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

Figure 21: Warning



2. Specify the details in the relevant data fields. For more information on fields, refer to the field description table below.

Table 17: Collateral Details – Field Description

Field	Description
Primary Collateral	Specify the primary collateral.
Collateral Type*	<p>Select the collateral type. Available options are:</p> <ul style="list-style-type: none"> • Property • Vehicle • Precious Metal • Deposits • Bonds • Stocks • Insurance • Accounts Receivable • Inventory (Stock of Material)
Category*	<p>Select the collateral category. Available options are:</p> <p>If Collateral type is selected as Property</p> <ul style="list-style-type: none"> • Residential Property • Vacant Land • Under Construction <p>If Collateral type is selected as Vehicle</p> <ul style="list-style-type: none"> • Passenger Vehicle • Commercial Vehicle

Field	Description
	<p>If Collateral type is selected as Precious Metal</p> <ul style="list-style-type: none"> • Precious Metal <p>If Collateral type is selected as Deposits</p> <ul style="list-style-type: none"> • Term Deposit • Recurring Deposit <p>If Collateral type is selected as Bonds</p> <ul style="list-style-type: none"> • Secured Bonds • Unsecured Bonds • Investment Bonds <p>If Collateral type is selected as Stocks</p> <ul style="list-style-type: none"> • Domestic Stock <p>If Collateral type is selected as Insurance</p> <ul style="list-style-type: none"> • Life Insurance <p>If Collateral type is selected as Accounts Receivable</p> <ul style="list-style-type: none"> • Bill Receivable • Trade Receivable <p>If Collateral type is selected as Inventory (Stock of Material)</p> <ul style="list-style-type: none"> • Stock of Raw Materials • Finished Goods • Packaging Materials
Collateral Branch	Select the branch of the collateral.
Term Deposit Number	<p>Select the Term Deposit Number from the list.</p> <p>NOTE: The Term Deposit which has crossed the maturity date and the “Allow Collateral Linkage” disabled, will not appear in the list.</p> <p>This field displays only if the Collateral Type is selected as Term Deposit.</p>
Maturity Date	<p>Select the Maturity Date of the term deposit.</p> <p>This field displays only if the Collateral Type is selected as Term Deposit.</p>

Field	Description
Available Linkage Amount	Specify the available linkage amount. This field displays only if the Collateral Type is selected as Term Deposit .
Linked Amount	Specify the linked amount. This field displays only if the Collateral Type is selected as Term Deposit .
Linkage Currency	Displays the linkage currency. This field displays only if the Collateral Type is selected as Term Deposit .
Liability ID	Displays the Liability ID
Liability Description	Displays the Liability description.
Collateral Available From*	Select the date from when the collateral is available.
Collateral Available Upto	Select the date till when the collateral is available.
Collateral Value*	Specify the value of the collateral.
Hair Cut %*	Specify the percentage of Hair Cut.
Collateral Amount To Be Considered	Displays the collateral amount to be considered. Collateral Amount = (Hair Cut % * Collateral Value)
Collateral Description*	Specify the collateral description.
Total Collateral Value	Displays the total value of collateral. This field will be auto updated based on the number of collaterals.
Cover Available	Displays the cover available. This field will be auto updated based on the number of collaterals.

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

NOTE: All the fields will be fetched from Oracle Banking Credit Facilities Process Management in read only mode, if integrated with Oracle Banking Credit Facilities Process Management.

4.2.8 Guarantor Details

This data segment enables the user to capture any number of guarantor details for the given application.

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

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

Figure 22: Guarantor Details

2. Specify the details in the relevant data fields. For more information on fields, refer to the field description table below.

Table 18: Guarantor Details – Field Description

Field	Description
Existing Customer	Select to indicate if customer is existing customer or not.
Relationship with Customer*	Select the relationship with customer from the drop-down list. <ul style="list-style-type: none"> • Father • Mother • Friend • Spouse • Brother
CIF Number	CIF number is visible if you select Existing Customer .

Field	Description
	Search and select the existing customer CIF number.
Title*	Select the Title.
First Name*	Specify the first name.
Middle Name	Specify the middle name.
Last Name*	Specify the last name.
Date of Birth	Select the date of birth.
Address	Address is to capture the address details of guarantor.
Building*	Specify the building.
Street*	Specify the street.
Locality*	Specify the locality.
City*	Specify the city.
State*	Specify the state.
Country*	Specify the country.
Zip Code	Specify the country.
E-mail*	Specify the e-mail id of guarantor.
Mobile*	Specify the mobile number of guarantor.
Phone	Specify the phone number of guarantor.

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

4.2.9 Summary

The system will display the summary of each of the data segments in as many tiles as the number of data segments in the given stage.

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

→ The **Summary** screen is displayed.

Figure 23: Summary

The screenshot shows the 'Summary' screen for a loan application entry. The main content area is titled 'Summary' and contains seven data segment tiles, each with a green checkmark in the bottom right corner. The tiles are:

- Loan Details:** Product Name, Loan Amount, Loan Tenure.
- Customer Information:** Name, Applicant Type: Primary, No. Of Applicants: 1.
- Stake Holder Details:** Owner Count: 1, Guarantor Count: 1, Supplier Count: 1, Authorized Signatory Count: 8.
- Financial Details:** Applicant Name, Total Income, Total Expense, Net Income.
- Mandate Details:** Applicant Name, Collateral Share: 10.0%, Repayment Share: 100.0%.
- Collateral Details:** Collateral Type: PROPERTY, Collateral Category: RESP, Collateral Value, Hair Cut %: 12.
- Guarantor Details:** Guarantor Name, Relationship With Customer.

The left sidebar shows a navigation menu with 'Summary' selected. The top toolbar includes icons for Clarification Details, Application Info, Customer, Remarks, Documents, and Advice. The bottom toolbar includes buttons for Audit, Request Clarification, Back, Next, Save & Close, Submit, and 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 19: Summary Application Entry – Field Description

Data Segment	Description
Loan Details	Displays the loan details.
Admission Details	Displays the admission details. This data segment appears only if the Account Type is selected as Education Loan .
Customer Information	Displays the customer information details.

Data Segment	Description
Stake Holder Details	<p>Displays the stake holder details.</p> <p>This data segment appears only if the Customer Type selected as Small and Medium Business (SMB).</p>
Mandate Details	<p>Displays the mandate details.</p>
Financial Details	<p>Displays the financial details.</p>
Collateral Details	<p>Displays the collateral summary details.</p>
Guarantor Details	<p>Displays the guarantor summary details.</p>
Request Clarification	<p>Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on Request Clarification, refer to the section Request Clarification.</p>
Back	<p>Click Back to navigate to the previous data segment within a stage.</p>
Next	<p>Click Next to navigate to the next data segment, after successfully capturing the data.</p> <p>NOTE: The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action.</p> <p>User will not be able to proceed to the next data segment, without capturing the mandatory data.</p> <p>Next is deactivated in the Summary screen as the capture of data across all the data segments in this stage are completed.</p>

Data Segment	Description
Save & Close	Click Save & Close to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.
Submit	Click Submit to submit the application. The system triggers the business validation to ensure the application is entitled for submission to the next stage.
Cancel	Click Cancel to terminate the application and the status of the application. Such applications cannot be revived later by the user.

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

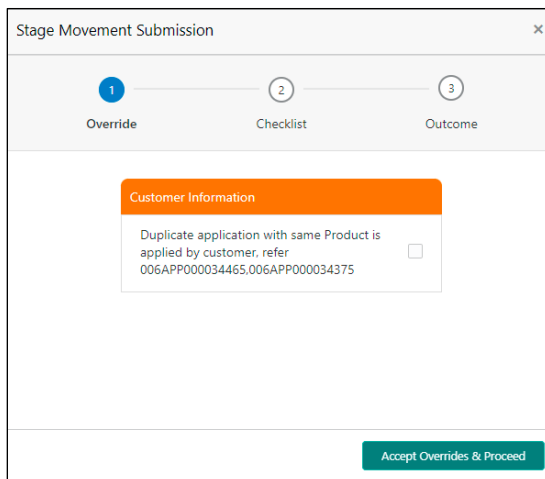
Application De-Dupe:

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 24: Overrides



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

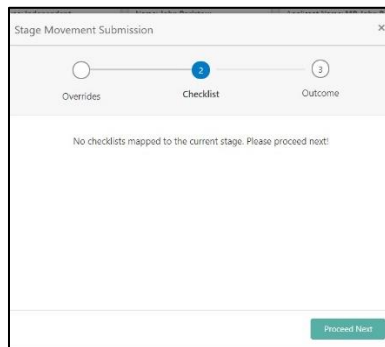
Figure 25: Error Message



5. Click **Accept Overrides & Proceed**.

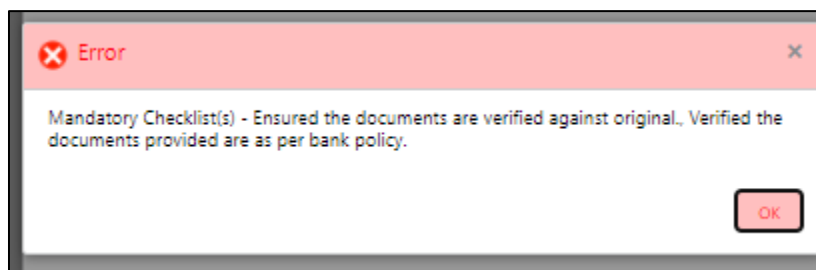
→ The **Checklist** screen is displayed.

Figure 26: Checklist



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

Figure 27: Error Message



6. Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

Figure 28: Outcome

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

- Proceed
- Reject by Bank

It will logically complete the **Application Entry** stage for the loan application. The Workflow Orchestrator will automatically move this application to the next processing stage, **Loan Application Enrichment**.

If the Collateral Type is selected as Term Deposit, the

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

8. Enter the remarks in **Remarks**.

9. Click **Submit**.

→ The **Confirmation** screen is displayed.

Figure 29: Confirmation

10. Click **Go to Free Task**.

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

Figure 30: Free Tasks

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

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

NOTE:

- If an application is returned to the Application Entry-stage from any other subsequent stages, Oracle Banking Origination will not allow amending details in the Customer Information and Financial Details data segment, once a customer onboarding process has been triggered in the Application Entry Stage and CIF creation is still in progress.
- In case the party amendment request is rejected by Oracle Banking Party, the specified error message is shown to the user while submitting the Application Entry stage. The user has an option to go back and resolve the error or proceed with the stage submission by disregarding the amendment request.
- Unique process reference numbers will be generated and made available in the Free Task grid for the respective Customer Onboarding, Collateral Onboarding requests, which need to be picked up by the concerned users in the Oracle Banking Party / Oracle Banking Credit Facilities Process Management modules.

4.2.10 Action Tabs

This section includes the following subsections:

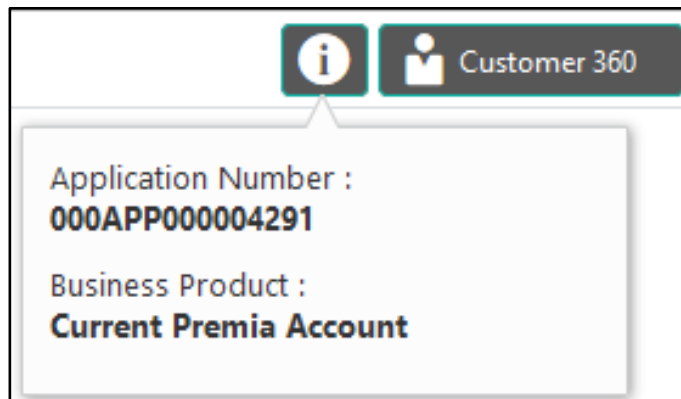
- [4.2.9.1 Icon](#)
- [4.2.9.2 Clarification Details](#)
- [4.2.9.3 Customer 360](#)
- [4.2.9.4 Application Info](#)
- [4.2.9.5 Remarks](#)
- [4.2.9.6 Documents](#)
- [4.2.9.7 Advices](#)

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

4.2.10.1 Icon

1. Click it to view the **Application Number** and the **Business Product** detail.
→ The **Icon** screen is displayed.

Figure 31: Icon Screen



4.2.10.2 Clarification Details

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

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

Figure 32: 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 20: Clarification Details

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

11. Select any specific clarification request row.

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

Figure 33: Clarification Details

Clarification Details - 000APP000003869

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

March 26, 2020 12:00 AM

More Documents Are Required.

New Conversation Withdraw Clarification Accept Clarification

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

Table 21: Clarification Details

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

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

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

4.2.10.3 Customer 360

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

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

Figure 34: Customer 360



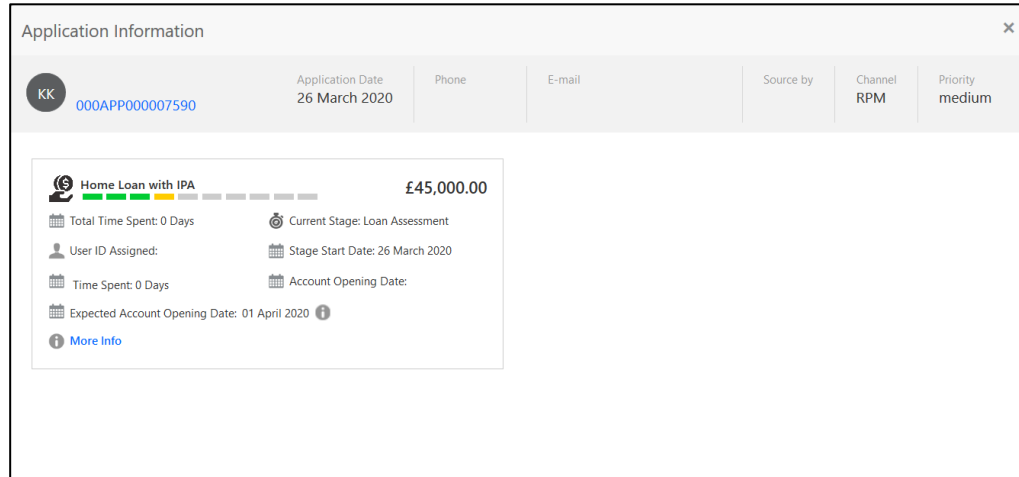
The screen shows the list of Customer IDs in case of Joint Accounts. Select the specific Customer ID to view their Mini Customer 360. The CIF Numbers are populated in the Customer 360 screen only post the CIF number has been keyed in the Customer Information data segment.


4.2.10.4 Application Info

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

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

Figure 35: Application Information



2. Click  icon to launch the **Data Points** pop-up screen.

→ The **Data Points** pop-up is displayed.


Figure 36: Data Points

Neural Network			
Name	Actual Value	Weight	Rank
TOT_NUM_STAGES	10	1	1

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 22: Application Information – Field Description

Field	Description
Application Date	Displays the application date.
Phone	Displays the phone number.
E-mail	Displays the E-mail ID.

Field	Description
Source By	Displays the name of the user who has sourced the application.
Channel	Displays the channel name.
Priority	Displays the priority of the application. <ul style="list-style-type: none"> • High • Medium • Low
Application Number	Displays the application number
Total time spent	Displays the time spent for the product process since initiation of the application.
User ID Assigned	Displays the User ID of the user currently working on the product process. NOTE: This is blank, in case the product process task is not acquired by any user.
Time spent	Displays the days spent in the current phase/stage.
Expected Account Opening Date	Displays the expected date when the account will be created.
	Displays the information on the features considered to predict the expected account opening date.
More Info	Click More Info hyperlink to view more details about the customer clarification raised. For more information, refer to Clarification Details .
Current Stage	Displays the stage in which the product process is currently in. NOTE: If the phase is configured for the product, the current stage will be displayed as current phase.

Field	Description
Stage Start Date	Displays the stage in which the product process is currently in. NOTE: If the phase is configured for the product, the stage start date will be displayed as phase start date.
Account Opening Date	Displays the account opening date.

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

4.2.10.5 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 37: Remarks

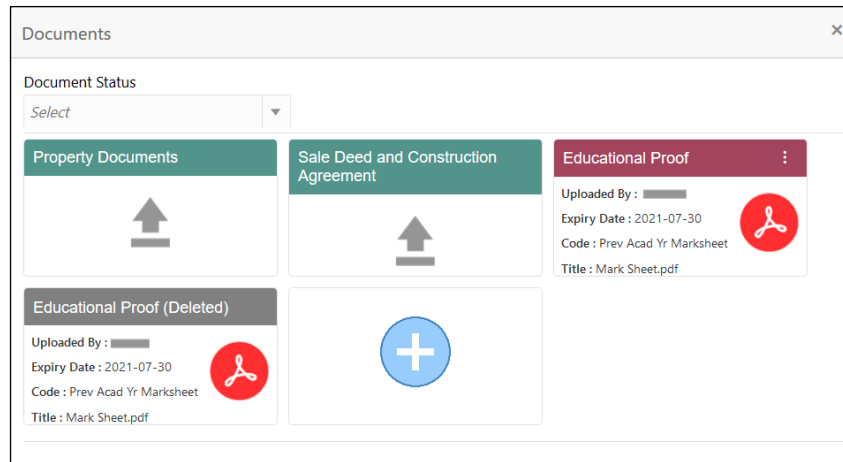
Remarks posted are updated with your User ID, Date, and are available to view in the next stages for the users working on that application.

4.2.10.6 Documents

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


→ The **Documents** screen is displayed.

Figure 38: Documents



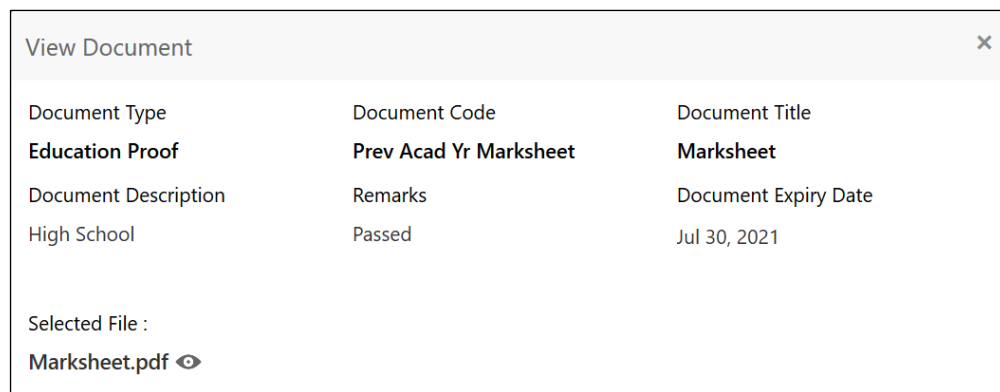
2. Select the document status to filter the document based on the status.

Available options are All, Open and Deleted.

3. Click  on the Document tile to view, download and delete the document.
4. Click **View** to view the document.

→ The **View Document** is displayed.

Figure 39: View Document



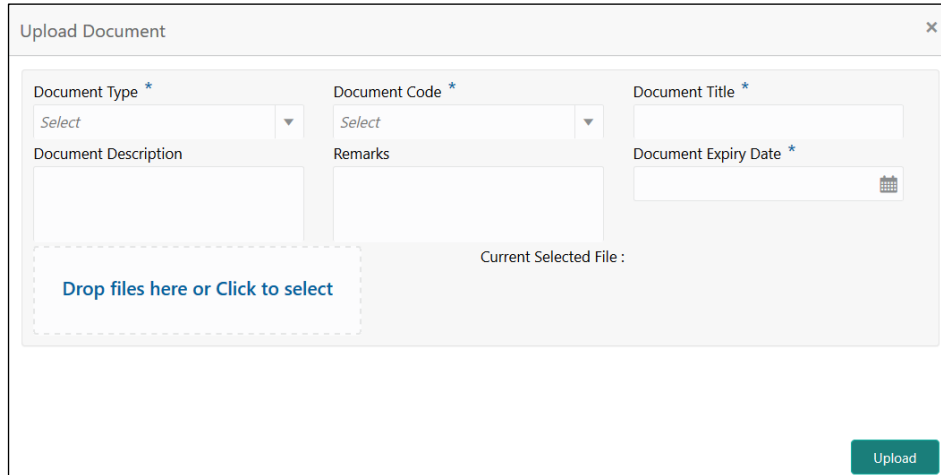
5. Click **Download** to download the document.
6. Click **Delete** to delete the document.

NOTE: Deleted Documents is displayed as Icon, but the user cannot view the document.

7. Click  to upload the new document to the application.

→ The **Upload Document** screen is displayed.

Figure 40: Upload Document



8. Specify the details in the relevant data fields. For more information on fields, refer to the [Table 16: Upload Document – Field Description](#).

Table 23: Upload Document – Field Description

Field	Description
Document Type*	Select the document type.
Document Code*	Select the document code.
Document Title*	Specify the document title.
Document Description	Specify the description for the document.
Remarks	Specify the remarks for the document.
Document Expiry Date*	Select the document expiry date.
Drop files here or Click to select	Drag and drop the document or Select the document from the machine.
Upload	Click Upload to upload the document.

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

Mandatory documents can only be deleted in the same stage where it is uploaded.

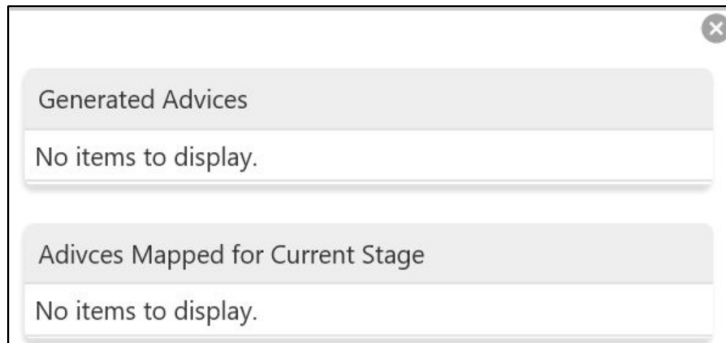
Non-mandatory documents can be deleted in any stage.

4.2.10.7 Advices

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

→ The **Advices** screen is displayed.

Figure 41: Advices

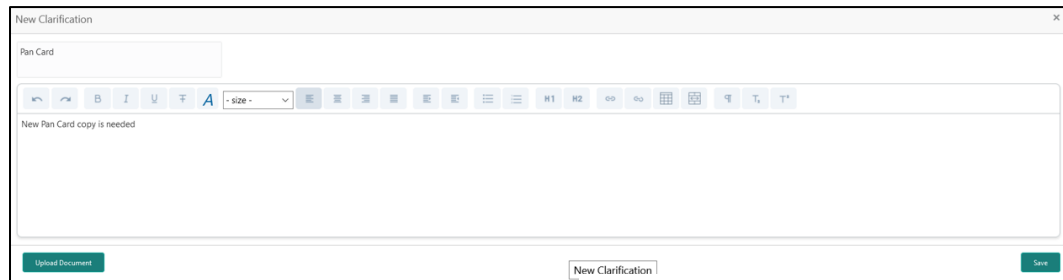


The system will generate the advice on submission of the stage. For Application Entry stage of Current Product, no advice is configured.

4.2.11 Request Clarification

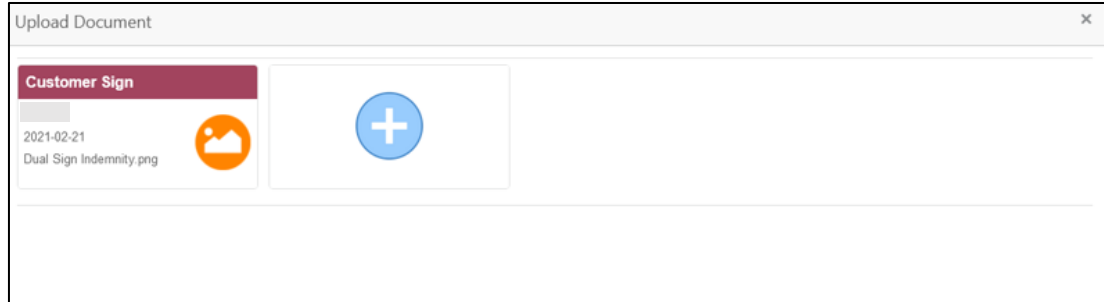
1. Click **Request Clarification** to raise a new customer clarification request. You need to update the Clarification subject and the clarification detail in the New Clarification Pop-up screen.

Figure 42: New Clarification



- 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 43: Upload Documents



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

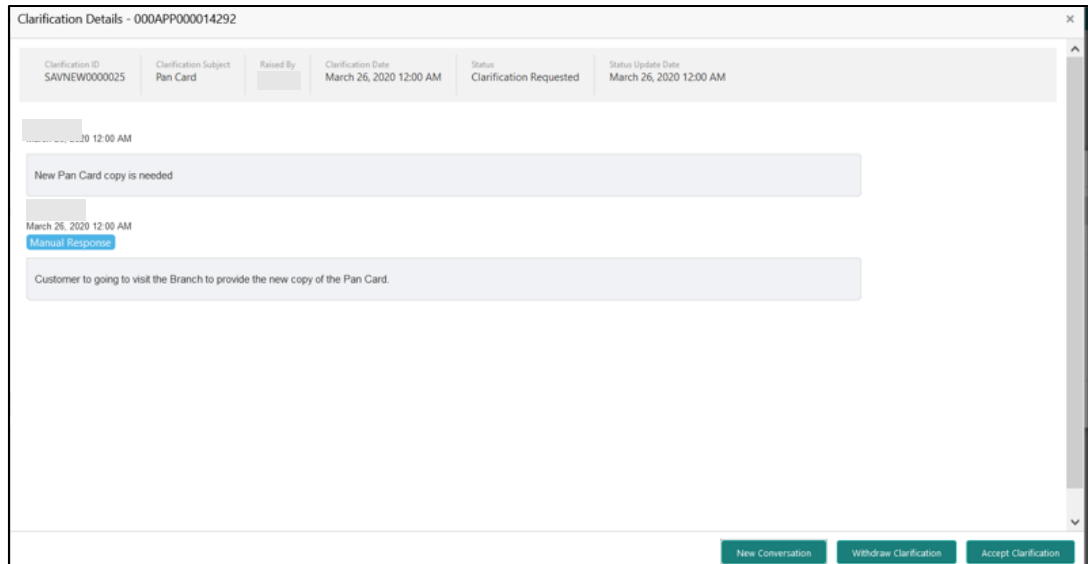
Select the Application from the **Awaiting Customer Clarification** sub-menu available under the **Task** menu. Click on the **Clarification Details** from the header.

Figure 44: Clarification Details

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

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

Figure 45: Clarification Details



Allowed actions are as following:

- Adding New Conversation
- Withdraw Clarification
- Accept Clarification

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

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

4.3 Loan Application Enrichment Stage

The Loan Application Enrichment stage is the next representative and optional stage in the Retail Loan Account Open process. Effectively, the user can move the application to the next stage (Loan Underwriting stage) without capturing the details in any of the data segments of Enrichment stage. After the Loan Application Entry stage is completed successfully, the application can be acquired by the user who has the access rights for the given stage and progress with the data capture. The user can acquire the application from Free Tasks list.

In the Application Entry stage, provide the required details under each data segment. The Application Enrichment stage has the following reference data segments:

- [4.3.1 Loan Interest Details](#) – Optional
- [4.3.2 Loan Disbursement Details](#) – Optional
- [4.3.3 Loan Repayment Details](#) – Optional
- [4.3.4 Charge Details](#) – Optional
- [4.3.5 Account Services](#) – Optional
- [4.3.6 Summary](#)

4.3.1 Loan Interest Details

The user can acquire the application from Free Tasks list.

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

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

Figure 46: Loan Interest Details

Segment	Interest Rate (in %)	Rate Type	Variance (in %)	Effective Rate (in %)
Main Interest	3.70	Floating	0.1	3.80
Processing interest rate	1.00	Fixed	0	1.00
Collection Interest	1.00	Fixed	0	1.00

2. Specify the details in the relevant data fields. For more information on fields, refer to the field description table below.

Table 24: Loan Interest Details – Field Description

Field	Description
Interest Rate (In %)	Specify the Interest Rate. Interest Rate is fetched from host back end product to which this loan account is mapped via the Business Product configuration.
Rate Type	Rate Type is fetched from host back end product to which this loan account is mapped via the Business Product configuration.
Margin (In %)	Specify the customer margin in percentage. This field displays if the Rate Type is selected as Floating . NOTE: This field is editable if the Margin Allowed toggle is ON at the product level.
Variance (In %)	Specify the variance in percentage. This field displays if the Rate Type is selected as Fixed . NOTE: This field is editable if the Margin Allowed toggle is ON at the product level.
Effective Rate (In %)	Displays the effective rate for the loan calculated as Interest Rate + or – Margin/Variance .
Request Clarification	Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer. For more information on Request Clarification , refer to the section Request Clarification .

Field	Description
Back	<p>Click Back to navigate to the previous data segment within a stage.</p> <p>NOTE: Since this is the first screen on the workflow, Back will be disabled.</p>
Next	<p>Click Next to navigate to the next data segment, after successfully capturing the data.</p> <p>NOTE: The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action.</p> <p>User will not be able to proceed to the next data segment, without capturing the mandatory data.</p>
Save & Close	<p>Click Save & Close to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.</p>
Cancel	<p>Click Cancel to terminate the application and the status of the application. Such applications cannot be revived later by the user.</p>

4.3.2 Loan Disbursement Details

The loan disbursement details will be pushed into the host as a part of account open process data share – APIs are provided for the same. Loan Disbursement Details enables the user to capture the various disbursement methods.

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

Prerequisite

Only if **Account Type** is selected as **Own Internal Account** in Loan Disbursement Details data segment.

→ The **Loan Disbursement Details – Own Internal Account** screen is displayed.

Figure 47: Loan Disbursement Details – Own Internal Account

Loan Application Enrichment - 006APP00036012

Loan Disbursement Details

Requested Loan Amount: GBP 50,000.00

Loan Amount: GBP 50,000.00

Multiple:

Disbursement Frequency: Select

Number Of Disbursement: 2

First Disbursement Date: Mar 30, 2018

Stage	Date	Amount Of Disbursement	Total Disbursement

Disbursement Mode: Own Internal Account

Customer Account: [Search]

Branch Code: [Search]

Audit | Request Clarification | Back | Next | Save & Close | Cancel

Prerequisite

Only if **Account Type** is selected as **Other Internal Account** in Loan Disbursement Details data segment.

→ The **Loan Disbursement Details – Other Internal Account** screen is displayed.

Figure 48: Loan Disbursement Details – Other Internal Account

Loan Application Enrichment - 006APP00036012

Loan Disbursement Details

Settlement Required: Requested Loan Amount: GBP 50,000.00 Loan Amount: GBP 50,000.00 Multiple:

Frequency Based:

Disbursement Frequency: Select Number Of Disbursement: 2 First Disbursement Date: Mar 30, 2018

Stage	Date	Amount Of Disbursement	Total Disbursement

Disbursement Mode: Other Internal Account

Other Internal Account

Customer Account: [Search] Account Name: [Text] Branch Code: [Text]

Audit Request Clarification Back Next Save & Close Cancel

Prerequisite

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

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

Figure 49: Loan Disbursement Details – External Account

Loan Application Enrichment - 006APP00036012

Loan Disbursement Details

Settlement Required: Requested Loan Amount: GBP 50,000.00 Loan Amount: GBP 50,000.00 Multiple:

Frequency Based:

Disbursement Frequency: Half Yearly Number Of Disbursement: 2 First Disbursement Date: Mar 30, 2018

Stage	Date	Amount Of Disbursement	Total Disbursement
	Mar 30, 2018		
	Sep 30, 2018		

Disbursement Mode: External Account

External Account Transfer

BIC Code: [Search] Bank Code: [Text] Bank Name: [Text] Branch Code: [Text] Branch Name: [Text] External Account Number: [Text]

Beneficiary Name: [Text]

Audit Request Clarification Back Next Save & Close Cancel

Prerequisite

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

→ The **Loan Disbursement Details – GL Account** screen is displayed.

Figure 50: Loan Disbursement Details – GL Account

The screenshot displays the 'Loan Disbursement Details' screen for a 'GL Account'. The interface includes a navigation menu on the left with options like 'Loan Disbursement Details', 'Loan Repayment Details', 'Charge Details', 'Account Services', and 'Summary'. The main area contains several sections: 'Settlement Required' with a toggle switch; 'Requested Loan Amount' and 'Loan Amount' both set to GBP 50,000.00; 'Disbursement Frequency' set to 'Half Yearly', 'Number Of Disbursement' set to 2, and 'First Disbursement Date' set to Mar 30, 2018. Below this is a 'Disbursement Schedule' table with columns for Stage, Date, Amount Of Disbursement, and Total Disbursement. The 'Disbursement Mode' is set to 'GL Account'. At the bottom, 'GL Account Details' shows the 'GL Account Number' as 261320003. The screen also features a top navigation bar with icons for 'Clarification Details', 'Application Info', 'Customize SAG', 'Remarks', 'Documents', and 'Advice', and a bottom bar with buttons for 'Request Clarification', 'Back', 'Next', 'Save & Close', and 'Cancel'.

- Specify the details in the relevant data fields. For more information on fields, refer to the field description table below.

Table 25: Loan Disbursement Details – Field Description

Field	Description
Settlement Required	Select the toggle to indicate whether the settlement required . By default, this toggle is ON . The user can turn OFF the toggle to move forward without entering the disbursement related details.
Requested Loan Amount	Displays the requested loan amount from the Product Details Data Segment.
Loan Amount	Displays the requested/approved loan amount. <ul style="list-style-type: none"> This field displays the requested loan amount from the Product Details Data Segment in Application Enrichment stage. This field displays the approved loan amount from the Decision service in Account Parameter Setup stage.

Field	Description
First Disbursement Date*	Select the first disbursement date.
The below fields displays only if the Settlement Required toggle is ON .	
Multiple	Select the toggle to indicate if the multiple disbursement is required.
Frequency Based	Select the toggle to enable the frequency-based loan disbursement. This field displays if the Multiple disbursement toggle is ON .
Disbursement Frequency	Select the frequency based on which the disbursement dates are updated. Available options are: <ul style="list-style-type: none"> • Monthly • Weekly • Fortnightly • Quarterly • Half Yearly • Yearly This field is read-only and defaulted to User Defined if the Frequency Based toggle in OFF .
Number of Disbursement*	Select the number of disbursements.
Disbursement Schedule	The below fields in Table grid displays only if the Multiple disbursement toggle is ON . <ul style="list-style-type: none"> • Stage • Date • Amount Of Disbursement • Total Disbursement
Stage	Specify the stage name when the specified amount must be disbursed.

Field	Description
Date	Select the date when the specified amount must be disbursed. This field is in read-only if the Frequency Based toggle is ON .
Amount Of Disbursement	Specify the amount disbursed on the schedule.
Total Disbursement*	Displays the total disbursement.
Disbursement Mode*	<p>Select the disbursement mode from the drop-down list. Available options are:</p> <ul style="list-style-type: none"> • Own Internal Account • Other Internal Account • External Account • GL Account <p>If Disbursement Mode is selected as Own Internal Account, then the system displays the following additional fields:</p> <ul style="list-style-type: none"> • Customer Account • Branch Code <p>If Disbursement Mode is selected as Other Internal Account, then the system displays the following additional fields:</p> <ul style="list-style-type: none"> • Customer Account • Account Name • Branch Code <p>If Disbursement Mode is selected as External Account, then the system displays the following additional fields:</p> <ul style="list-style-type: none"> • BIC Code • Bank • Branch • External Account Number • Beneficiary Name <p>If Disbursement Mode is selected as GL Account, then the system displays the following additional fields:</p> <ul style="list-style-type: none"> • GL Account Number • GL Account Description

Field	Description
Customer Account*	<p>Search and select the customer account number.</p> <p>NOTE: This field appears if the Disbursement Mode is selected as Own Internal Account and Other Internal Account.</p> <p>The disbursement account currency can be different than that of the loan account currency.</p>
Account Name	<p>Displays the account name based on the account selected.</p> <p>NOTE: This field appears if the Disbursement Mode is selected as Other Internal Account.</p>
Branch Code*	<p>Displays the branch code associated with customer account number.</p> <p>NOTE: This field appears if the Disbursement Mode is selected as Own Internal Account and Other Internal Account.</p>
BIC Code*	<p>Specify the BIC Code.</p> <p>NOTE: This field appears if the Disbursement Mode is selected as External Account.</p>
Bank	<p>Specify the bank name.</p> <p>NOTE: This field appears if the Disbursement Mode is selected as External Account.</p>
Branch	<p>Specify the branch name.</p> <p>NOTE: This field appears if the Disbursement Mode is selected as External Account.</p>
External Account Number*	<p>Specify the external account number.</p> <p>NOTE: This field appears if the Disbursement Mode is selected as External Account.</p>

Field	Description
Beneficiary Name*	Specify the beneficiary name. NOTE: This field appears if the Disbursement Mode is selected as External Account .
GL Account Number*	Displays the GL account number. The system defaults the GL Account configured for the product. NOTE: This field appears if the Disbursement Mode is selected as GL Account .
GL Account Description*	Displays the GL account description. NOTE: This field appears if the Disbursement Mode is selected as GL Account .
Request Clarification	Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer. For more information on Request Clarification , refer to the section Request Clarification .
Back	Click Back to navigate to the previous data segment within a stage.

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

3. Click **Search** icon in **Customer Account** field to select the customer account.

This field appears if the **Disbursement Mode** is selected as **Own Internal Account** and **Other Internal Account**.

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

Figure 51: Customer Account

The screenshot shows a window titled "Customer Account" with a close button (X) in the top right corner. Below the title bar, there are two input fields: "Customer ID" and "Customer Account". A green "Fetch" button is positioned below these fields. Underneath the button is a table with the following columns: "Customer ID", "Name", "Branch Code", "Customer Account", and "Currency". The table content area displays "No data to display." At the bottom of the window, there is a pagination control showing "Page 1 (0 of 0 items)" and navigation icons for first, previous, next, and last.

4. Specify the details in the relevant data fields. For more information on fields, refer to the field description table below.

Table 26: Customer Account – Field Description

Field	Description
Customer ID	Specify the Customer ID.
Customer Account	Specify the Customer Account.
Click Fetch to fetch the customer account details.	
Customer ID	Displays the customer ID.
Name	Displays the customer name.
Branch Code	Displays the branch code.
Customer Account	Displays the customer account number.
Currency	Displays the currency of the customer account.

4.3.3 Loan Repayment Details

Loan Repayment Details will enable the user to capture the repayment details.

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

Prerequisite

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

→ The **Loan Repayment Details – Own Internal Account** screen is displayed.

Figure 52: Loan Repayment Details – Own Internal Account

Prerequisite

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

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

Figure 53: Loan Repayment Details – External Account

Prerequisite

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

→ The **Loan Repayment Details – Capture Later** screen is displayed.

Figure 54: Loan Repayment Details – Capture Later

- Specify the details in the relevant data fields. For more information on fields, refer to the field description table below.

Table 27: Loan Repayment Details – Field Description

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

Field	Description
First Repayment Date*	Displays the first repayment date defaulted from the Loan Details screen of Application Entry stage.
Loan Tenure*	The system calculated based on First Repayment Date and Loan Tenure .
Maturity Date*	The system calculated based on First Repayment Date and Loan Tenure .
Repayment Mode*	<p>User can select repayment mode from the drop-down list.</p> <p>Available options are:</p> <ul style="list-style-type: none"> • Own Internal Account - If the mode selected as Internal Account, then the system will enable fields for Customer Account and Branch. By default, the system will populate the internal account selected in Disbursement data segment, however if user wishes to have a different account, he/she can select another customer account of the CIF and account branch will be displayed in the branch field. • External Account - If the mode selected is external account, the system will create a 'Periodic Instruction Maintenance', at host as a part of Loan Account opening process. • Capture Later – If the mode selected is Capture Later, the system will allow to proceed with the loan origination flow without capturing the repayment details. <p>NOTE: The system defaults to the GL account in the absence of the repayment account.</p>
Moratorium Period (in months)*	<p>Specify the moratorium period.</p> <p>It will be enabled when Moratorium is selected in Business Product.</p>
Customer Account*	<p>Search and select the customer account number.</p> <p>NOTE: This field is displayed if Repayment Mode is selected as Own Internal Account.</p>

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

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

4.3.3.1 Repayment Schedule

Repayment Details will be pushed into the Host – APIs are provided – to ensure the seamless workflow in the lifecycle of the loan account at the Host.

1. Click **Show Repayment Schedule**.

Prerequisite

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

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

Figure 55: Repayment Schedule

S.No.	Date	Installment	Principal	Interest	O/S Balance
1	Apr 30, 2019				
2	May 30, 2019				
3	Jun 30, 2019				
4	Jul 30, 2019				
5	Aug 30, 2019				
6	Sep 30, 2019				
7	Oct 30, 2019				
8	Nov 30, 2019				
9	Dec 30, 2019				
10	Jan 30, 2020				
11	Feb 29, 2020				
12	Mar 30, 2020				
13	Apr 30, 2020				
14	May 30, 2020				

Prerequisite

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

→ The **Repayment Schedule – Moratorium Period** screen is displayed.

Figure 56: Repayment Schedule – Moratorium Period

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

4.3.4 Charge Details

The Charge Details data segment will enable the user to display the charges applicable / levied for this loan application. These charge details are fetched from the Host (APIs – Pull).

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

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

Figure 57: Charge Details

2. Specify the details in the relevant data fields. For more information on fields, refer to the field description table below .

Table 28: Charge Details – Field Description

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

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

4.3.5 Account Services

This segment will enable the user to capture the statement preference and the holiday preferences. Account services data will be pushed to the Host – APIs will be provided – to enable generation of account statements and processing of repayments based on Holiday treatment during the life cycle of the loan account.

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

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

Figure 58: Account Services

The screenshot displays the 'Account Services' configuration screen. At the top, there's a header with 'Loan Application Enrichment - 000APP000013904' and several utility icons. A left sidebar contains a navigation menu with 'Account Services' selected. The main area is divided into sections: 'Statement Preferences' with 'Statement Cycle' set to 'Monthly' and 'Start Date' as '26 Apr 2020'; 'Payment Schedules' with 'Statement Type' set to 'Detailed'; and three sections for 'Payment Schedules', 'Maturity Date', and 'Reversion Schedule'. Each of these sections has three rows of controls: 'Ignore Holidays' (toggle), 'Holiday Check' (dropdown), and 'Move Across Month' (toggle). The 'Maturity Date' and 'Reversion Schedule' sections also include 'Cascade Schedules' (toggle) and 'Move Forward'/'Move Backward' (radio buttons). At the bottom, there are buttons for 'Audit', 'Request Clarification', 'Back', 'Next', 'Save & Close', and 'Cancel'.

2. Specify the details in the relevant data fields. For more information on fields, refer to the field description table below.

Table 29: Account Services – Field Description

Field	Description
Statement Preferences	Specify the statement preferences details.

Field	Description
Statement Cycle*	Select the statement cycle from the drop-down list. Available options are: <ul style="list-style-type: none"> • Monthly • Quarterly • Half Yearly • Yearly
Start Date*	Select the statement start date.
Statement Type*	Select the statement type. Available options are: <ul style="list-style-type: none"> • Detailed • Summary
Holiday Preferences	Specify the holiday preferences details for Payment Schedules, Maturity Date and Revision schedule.
Payment Schedules	Specify the payment schedules details.
Ignore Holidays	Select it to indicate if holidays will be ignored for payment schedules.
Holiday Check	Select the holiday check for payment schedule from the drop-down list to apply holidays based on the available options. Available options are: <ul style="list-style-type: none"> • Local • Currency • Both
Cascade Schedules	Select it to indicate if movement cascades to other schedules as well.
Move Forward	Select Move Forward to indicate if payment schedule date should move forward to next working day of the following month.
Move Backward	Select Move Backward to indicate if payment schedule should move backward to the previous working day or the current scheduled month.
Move Across Month	Select it to indicate if movement across the month is allowed or not.

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

Field	Description
Move Backward	Select Move Backward to indicate if payment schedule should move backward to the previous working day or the current scheduled month.
Move Across Month	Select it to indicate if movement of revision schedule across the month is allowed or not.
Request Clarification	<p>Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on Request Clarification, refer to the section Request Clarification.</p>
Back	Click Back to navigate to the previous data segment within a stage.
Next	<p>Click Next to navigate to the next data segment, after successfully capturing the data.</p> <p>NOTE: The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action.</p> <p>User will not be able to proceed to the next data segment, without capturing the mandatory data.</p>
Save & Close	Click Save & Close to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.
Cancel	Click Cancel to terminate the application and the status of the application. Such applications cannot be revived later by the user.

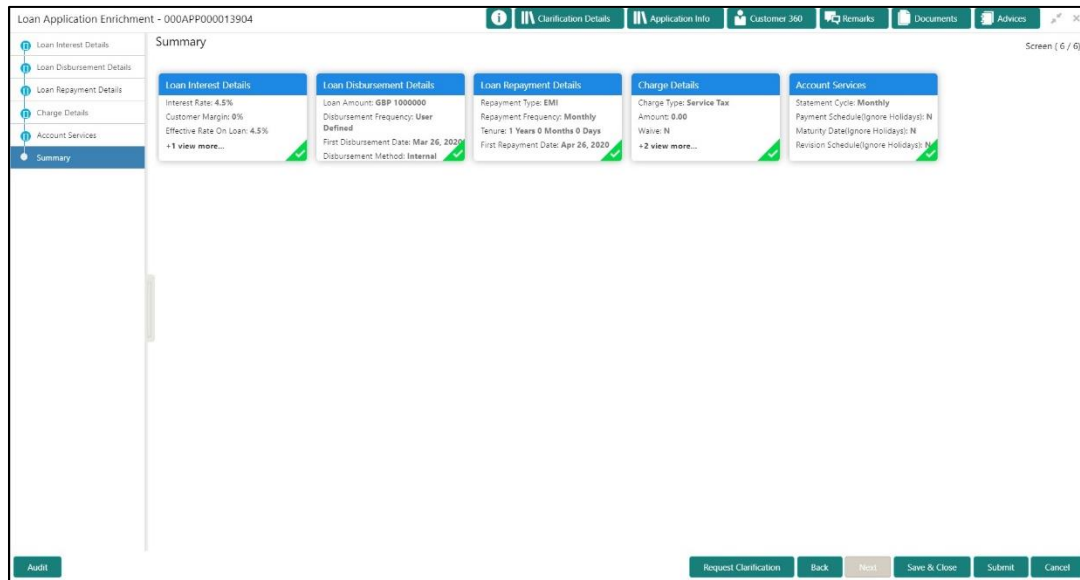
4.3.6 Summary

The system will display the summary of each of the data segments in as many tiles as the number of data segments in the given stage.

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

→ The **Summary** screen is displayed.

Figure 59: Summary



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

Table 30: Summary Application Enrichment – Field Description

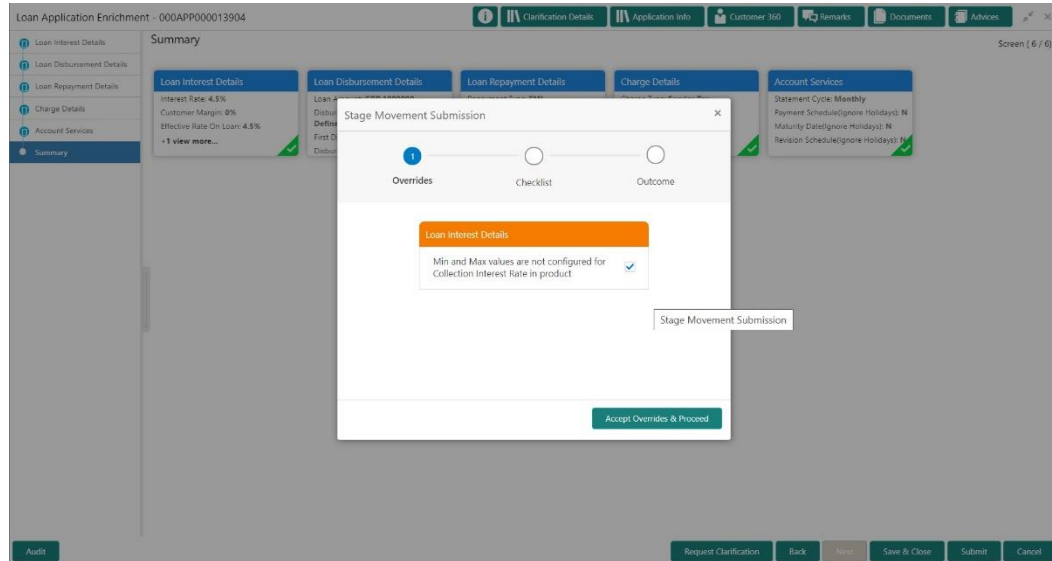
Data Segment	Description
Loan Interest Details	Displays the loan interest details.
Loan Disbursement Details	Displays the loan disbursement details.
Loan Repayment Details	Displays the loan repayment details
Charge Details	Displays the charge details.
Account Services Details	Displays the account services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

Data Segment	Description
Request Clarification	<p>Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on Request Clarification, refer to the section Request Clarification.</p>
Back	Click Back to navigate to the previous data segment within a stage.
Next	<p>Click Next to navigate to the next data segment, after successfully capturing the data.</p> <p>NOTE: The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action.</p> <p>User will not be able to proceed to the next data segment, without capturing the mandatory data.</p> <p>Next is deactivated in the Summary screen as the capture of data across all the data segments in this stage are completed.</p>
Save & Close	Click Save & Close to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.
Submit	Click Submit to submit the application. The system triggers the business validation to ensure the application is entitled for submission to the next stage.
Cancel	Click Cancel to terminate the application and the status of the application. Such applications cannot be revived later by the user.

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

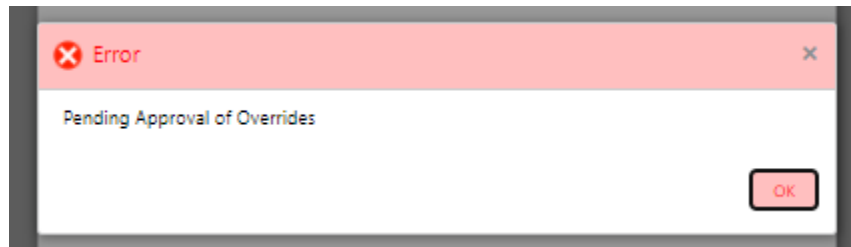
→ The **Overrides** screen is displayed.

Figure 60: Overrides



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

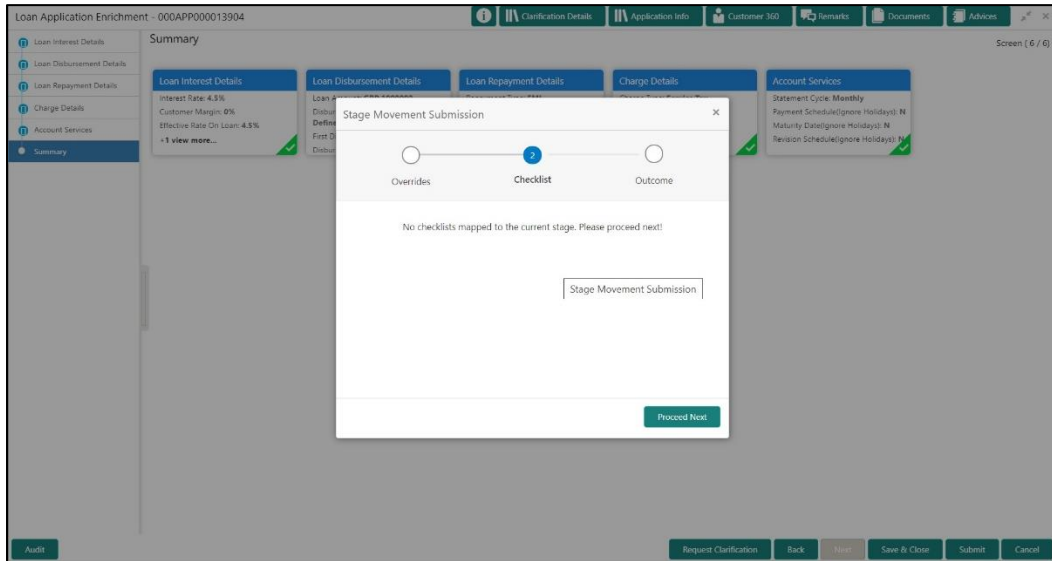
Figure 61: Error Message



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

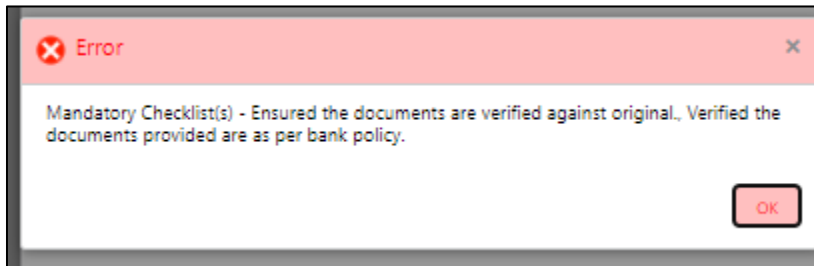
→ The **Checklist** screen is displayed.

Figure 62: Checklist



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

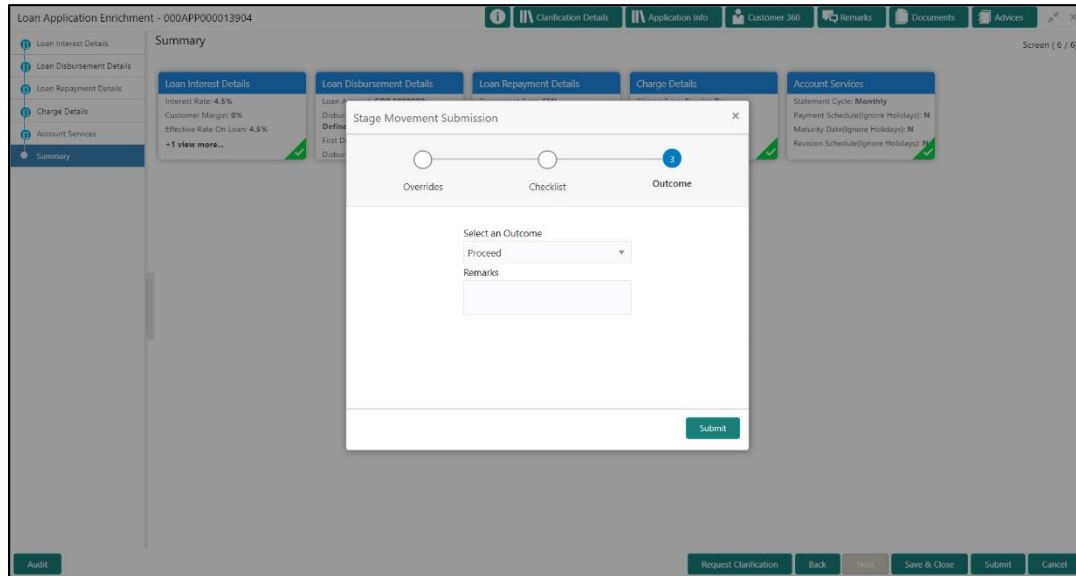
Figure 63: Error Message



4. Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

Figure 64: Outcome



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

- Proceed
 - Return to Application Entry stage
 - Reject Application
5. Select **Proceed** outcome from the drop-down list. It will logically complete the **Loan Application Enrichment** stage for the Loan Application.

If the **Collateral Type** is selected as **Term Deposit** in **Collateral Details** data segment, then the submit of the Loan Application Enrichment stage, will move the application into the **Account Parameter Setup** stage.

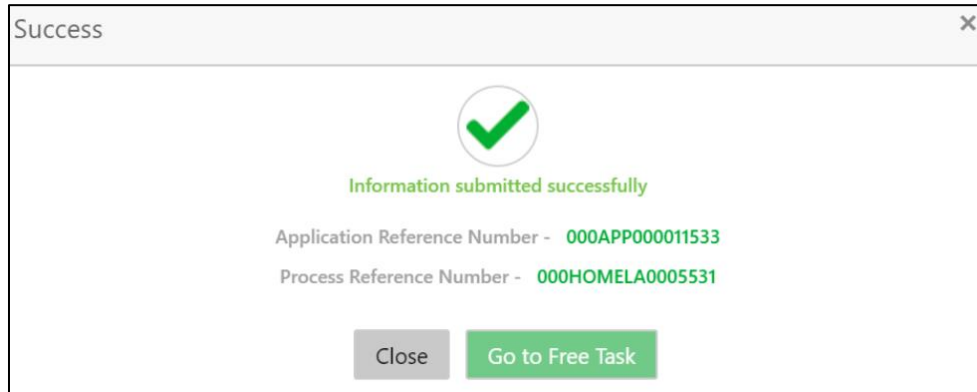
If the selected **Collateral Type** is other than Deposits in **Collateral Details** data segment, then the submit of the Loan Application Enrichment stage, will move the application into the **Loan Underwriting** stage.

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

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

7. Click **Submit**.

→ The **Confirmation** screen is displayed.

Figure 65: Confirmation8. Click **Go to Free Task**.

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

Figure 66: Free Tasks

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number	Amount
Acquire & E		Loans Retail Process Ma...	000HOMELN10000826	000APP000005950	Loan Underwriting	19-03-22	000		

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

4.4 Loan Underwriting Stage

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

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

The Loan Underwriting stage has the following reference data segments:

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

4.4.1 Credit Rating Details

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

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

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

Figure 67: Credit Rating Details

The screenshot shows a web application interface for 'Credit Rating Details'. The title bar indicates 'Loan Underwriting - 006APPO0024081'. The main content area is divided into three columns: 'Customer Name', 'Experian', and 'Equifax'. The 'Customer Name' column shows a profile icon and the text 'Mr. [redacted]'. The 'Experian' and 'Equifax' columns each have a 'Rating' field with the value '750' and a 'Remarks' field. Below the 'Remarks' fields are links for 'View More' and 'View Bureau Report'. The bottom of the form features a navigation bar with buttons: 'Audit', 'Request Clarification', 'Back', 'Next', 'Save & Close', and 'Cancel'. The top navigation bar includes links for 'Clarification Details', 'Application Info', 'Customer 360', 'Remarks', 'Documents', and 'Advices'.

2. Specify the details in the relevant data fields. For more information on fields, refer to the field description table below.

Table 31: Credit Rating Details – Field Description

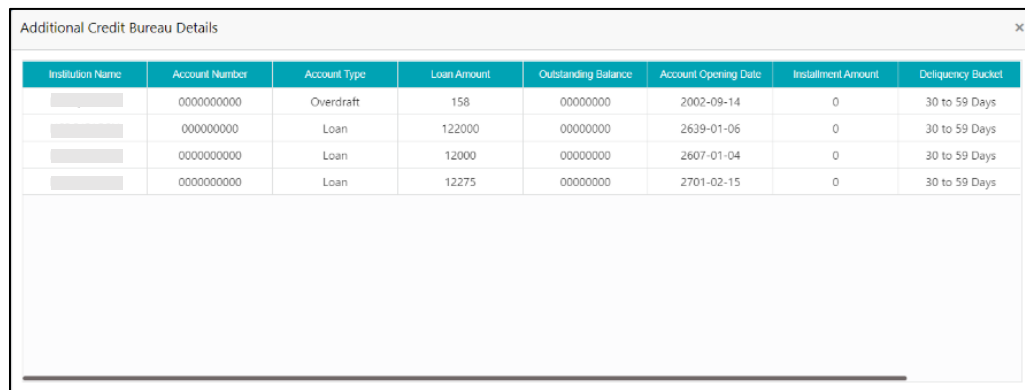
Field	Description
Customer Name	Displays the customer name.
Agency Name	Displays the configured agency.
Rating	Displays the ratings. System populates the credit rating score from the Bureau Integration Service.
Remarks	Specify the remarks.
Request Clarification	Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer. For more information on Request Clarification , refer to the section Request Clarification .

Field	Description
Back	Click Back to navigate to the previous data segment within a stage. NOTE: Since this is the first screen on the workflow, Back will be disabled.
Next	Click Next to navigate to the next data segment, after successfully capturing the data. NOTE: The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action. User will not be able to proceed to the next data segment, without capturing the mandatory data.
Save & Close	Click Save & Close to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.
Cancel	Click Cancel to terminate the application and the status of the application. Such applications cannot be revived later by the user.

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

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

Figure 68: Additional Credit Bureau Details



Institution Name	Account Number	Account Type	Loan Amount	Outstanding Balance	Account Opening Date	Installment Amount	Delinquency Bucket
	0000000000	Overdraft	158	00000000	2002-09-14	0	30 to 59 Days
	0000000000	Loan	122000	00000000	2639-01-06	0	30 to 59 Days
	0000000000	Loan	12000	00000000	2607-01-04	0	30 to 59 Days
	0000000000	Loan	12275	00000000	2701-02-15	0	30 to 59 Days

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

Table 32: Additional Credit Bureau Details – Field Description

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

NOTE: 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.

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

4.4.2 Valuation Details

Valuation Details is the next data segment of Loan Underwriting stage. This segment enables the user to capture the information on the asset valuation done by the bank approved valuator.

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

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

→ The **Valuation Details - Individuals** screen is displayed.

Figure 69: Valuation Details - Individuals

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

→ The **Valuation Details - Small and Medium Business (SMB)** screen is displayed.

Figure 70: Valuation Details - Small and Medium Business (SMB)

2. Specify the details in the relevant data fields. For more information on fields, refer to the field description table below.

If Oracle Banking Origination is integrated with Oracle Banking Credit Facilities Process Management, the valuation details will be fetched from integration service and the values will be displayed in the respective fields as read only data. In the absence of Oracle Banking Credit Facilities Process Management integration, the user has to capture the valuation details manually in this data segment.

Table 33: Valuation Details – Field Description

Field	Description
Applicant Name	Displays the applicant name.
Name of Business	Displays the name of the business in the header. This field appears only if the Customer Type is selected as Small and Medium Business (SMB) .
Date of Birth	Displays the date of birth of the customer in the header. This field appears only if the Customer Type is selected as Individuals .
Date of Incorporation	Displays the date of incorporation of the business in the header. This field appears only if the Customer Type is selected as Small and Medium Business (SMB) .
E-mail	Displays the e-mail id of the applicant.
Mobile	Displays the mobile number of the applicant.
Collateral ID	Displays the Collateral ID.
Collateral Description	Displays the description of the collateral.
Liability ID	Displays the Liability ID
Liability Description	Displays the Liability description.

Field	Description
Hair Cut %	Displays the Hair cut percentage.
Collateral Amount	Displays the collateral amount.
Valuation Type*	Select the type of valuation. Available options are <ul style="list-style-type: none"> • External • Internal
Valuation Amount*	Specify the valuation amount of the collateral.
Agency Code	Specify the agency code.
Agency Name	Specify the name of agency.
Valuation Date*	Select the valuation date. Date should not be earlier than the Loan Application Date .
Request Clarification	Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer. For more information on Request Clarification , refer to the section Request Clarification .
Back	Click Back to navigate to the previous data segment within a stage.
Next	Click Next to navigate to the next data segment, after successfully capturing the data. NOTE: 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.

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

NOTE: All the fields will be fetched from Oracle Banking Credit Facilities Process Management in read only mode if integrated with Oracle Banking Credit Facilities Process Management.

4.4.3 Legal Opinion

Legal Opinion is the next data segment of Loan Underwriting stage. This segment allows the user to capture the legal opinion provided by the bank approved lawyer and decision provided thereon.

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

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

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

Figure 71: Legal Opinion - Individuals

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

→ The **Legal Opinion - Small and Medium Business (SMB)** screen is displayed.

Figure 72: Legal Opinion - Small and Medium Business (SMB)

2. Specify the details in the relevant data fields. For more information on fields, refer to the field description table below.

If Oracle Banking Origination is integrated with Oracle Banking Credit Facilities Process Management, the Legal Opinion details will be fetched from integration service and the values will be displayed in the respective fields as read only data. In the absence of Oracle Banking Credit Facilities Process Management integration, the user has to capture the Legal Opinion details manually in this data segment.

Table 34: Legal Opinion – Field Description

Field	Description
Applicant Name	Displays the applicant name.
Name of Business	Displays the name of the business in the header. This field appears only if the Customer Type is selected as Small and Medium Business (SMB) .
Date of Birth	Displays the date of birth of the customer in the header. This field appears only if the Customer Type is selected as Individuals .

Field	Description
Date of Incorporation	Displays the date of incorporation of the business in the header. This field appears only if the Customer Type is selected as Small and Medium Business (SMB) .
E-mail	Displays the e-mail id of the applicant.
Mobile	Displays the mobile number of the applicant.
Collateral ID	Displays the Collateral ID.
Collateral Description	Displays the description of the collateral.
Liability ID	Displays the Liability ID
Liability Description	Displays the Liability description.
Opinion Type*	Select the opinion type. Available options are: <ul style="list-style-type: none"> • External • Internal
Agency Code	Specify the agency code.
Agency Name	Specify the agency name.
Legal Remarks*	Specify the legal remarks.
Opinion Date*	Select the opinion date. Date should not be earlier than the Collateral Valuation Date .
Add Opinion	Click Add Opinion to add the legal opinion received from multiple agencies (both internal and external).

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

NOTE: All the fields will be fetched from Oracle Banking Credit Facilities Process Management in read only mode if integrated with Oracle Banking Credit Facilities Process Management.

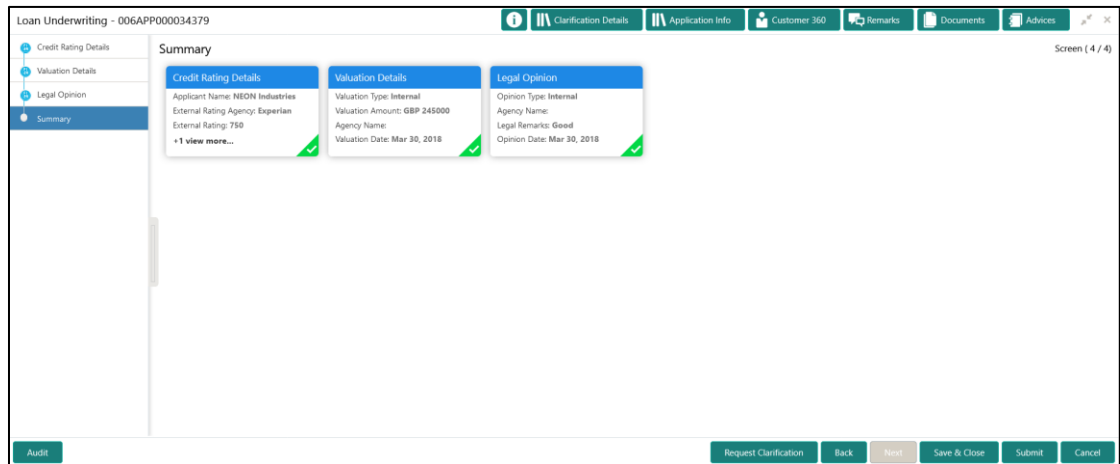
4.4.4 Summary

The system will display the summary of each of the data segments in as many tiles as the number of data segments in the given stage.

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

→ The **Summary** screen is displayed.

Figure 73: Summary



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

Table 35: Summary Loan Underwriting – Field Description

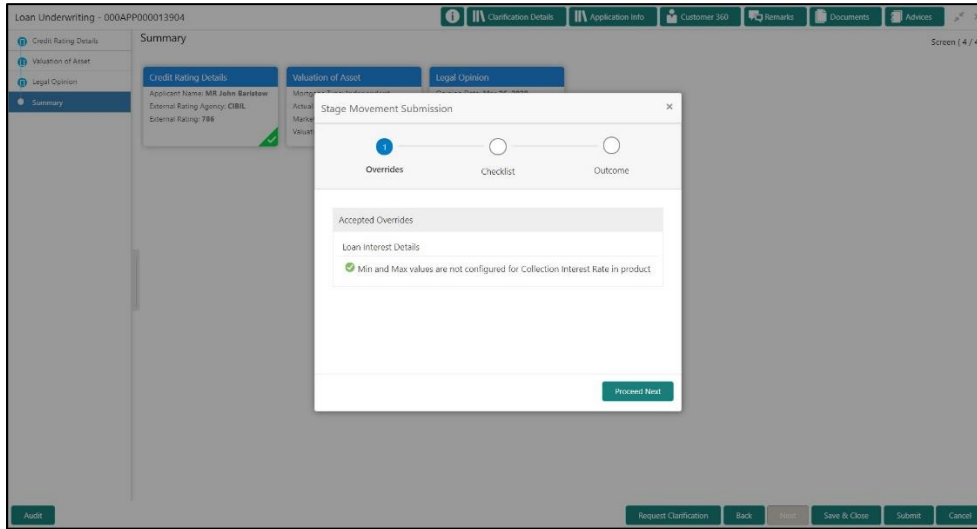
Data Segment	Description
Credit Rating Details	Displays the credit rating details.
Valuation Details	Displays the valuation details.
Legal Opinion	Displays the legal opinion details.

Data Segment	Description
Request Clarification	<p>Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on Request Clarification, refer to the section Request Clarification.</p>
Back	Click Back to navigate to the previous data segment within a stage.
Next	<p>Click Next to navigate to the next data segment, after successfully capturing the data.</p> <p>NOTE: The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action.</p> <p>User will not be able to proceed to the next data segment, without capturing the mandatory data.</p> <p>Next is deactivated in the Summary screen as the capture of data across all the data segments in this stage are completed.</p>
Save & Close	Click Save & Close to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.
Submit	Click Submit to submit the application. The system triggers the business validation to ensure the application is entitled for submission to the next stage.
Cancel	Click Cancel to terminate the application and the status of the application. Such applications cannot be revived later by the user.

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

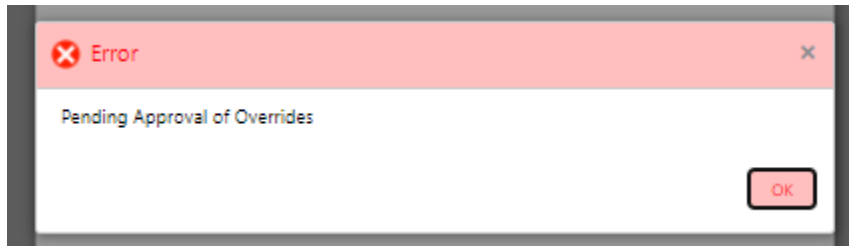
→ The **Overrides** screen is displayed.

Figure 74: Overrides



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

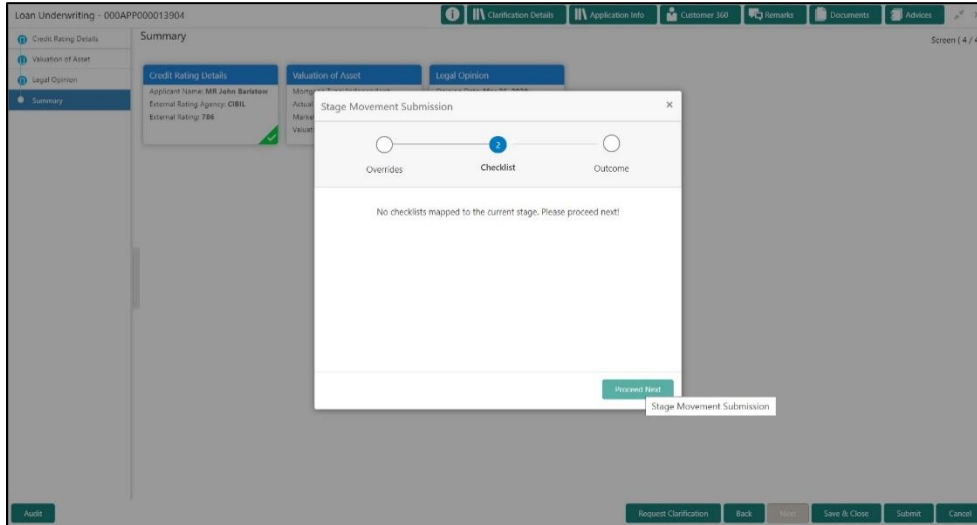
Figure 75: Error Message



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

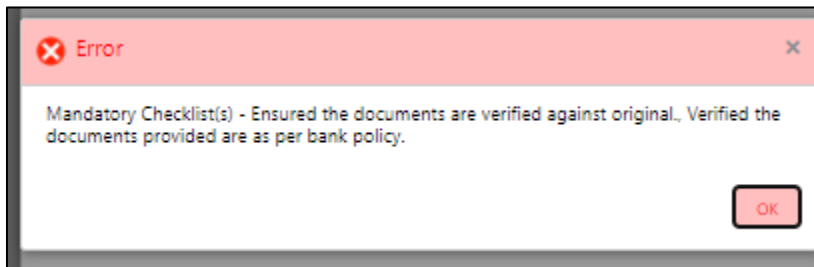
→ The **Checklist** screen is displayed.

Figure 76: Checklist



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

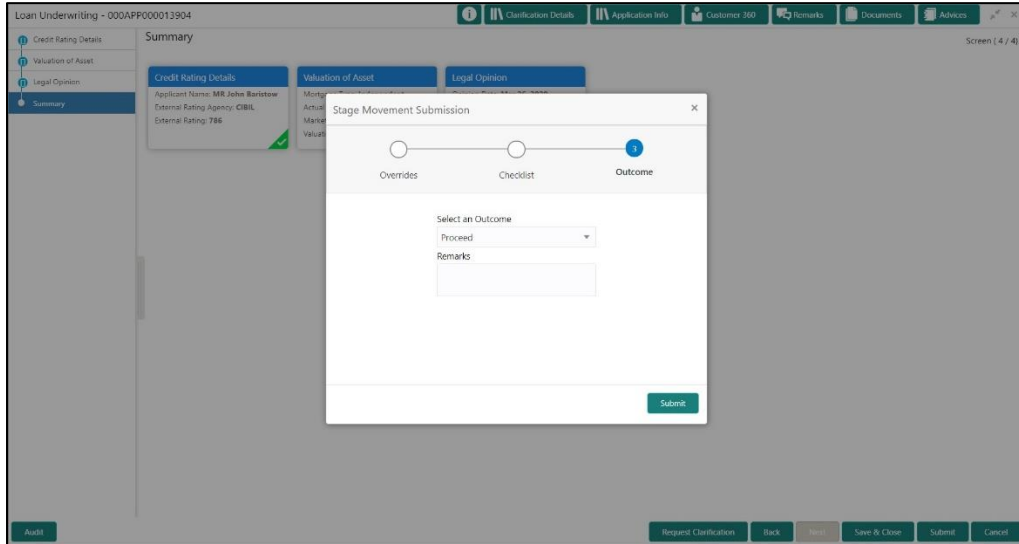
Figure 77: Error Message



4. Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

Figure 78: Outcome



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

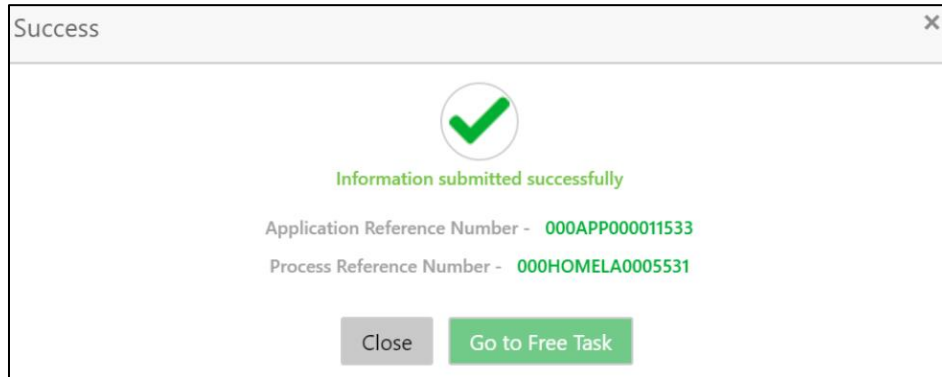
- Proceed
 - Return to Application Entry stage
 - Return to Application Enrich stage
 - Reject Application
5. Select **Proceed** outcome from the drop-down list. It will logically complete the **Loan Underwriting** stage for the Loan Application. The Workflow Orchestrator will automatically move this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

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

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

7. Click **Submit**.

→ The **Confirmation** screen is displayed.

Figure 79: Confirmation8. Click **Go to Free Task**.

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

Figure 80: Free Tasks

The screenshot shows the 'Free Tasks' screen with a table of tasks. The table has columns for Action, Priority, Process Name, Process Reference Number, Application Number, Stage, Application Date, Branch, Customer Number, and Amount. A single task is listed with the following details:

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

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

4.5 Loan Assessment Stage

After the application entry, enrichment and underwriting data segment details are captured and verified, Oracle Banking Origination will receive the assessment details from Decision Service.

Consequent to the Decision Service integration, the Assessment details data segment screen will display the System recommended decision, Total Weighted score, Grade, recommended Pricing (based on the approval recommendation) for the Loan application, which is fetched real-time from Decision Service. Also, the detailed weightage score on the respective facts along with the Scoring model matrix is made available applicant wise for scrutiny and further action by the credit officer.

The Loan Assessment stage has the following data segments:

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

4.5.1 Qualitative Scorecard Details

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

The Qualitative score card screen enables the user to capture the relevant evaluation details Applicant wise (if more than one applicant) and the scores are automatically displayed based on the Question / Answer configuration provided for this type of score card. The relevant qualitative score card ID is attached to the Loan Business Product and thereby the Loan Account which uses this Business product inherits the score card attributes for evaluation.

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

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

Figure 81: Qualitative Scorecard

Loan Assessment - 006APP00024078

Qualitative Scorecard

Assessment Details

Summary

Applicant Name

Questionnaire Code

Questionnaire Description
Questionnaire for Home Loan 101

Question	Answer
How many years in the current employment?	Less than 3 years
What is the current residence type?	Own house
How many members are dependent on the applicant?	1
How long applicant staying in the current residence?	Less than 1 year
Is the applicant undergoing any medical treatment?	None

Audit

Request Clarification Back Next Save & Close Cancel

Screen (1 / 3)

2. Specify the details in the relevant data fields. For more information on fields, refer to the field description table below.

Table 36: Qualitative Scorecard – Field Description

Field	Description
Applicant Name	Displays the name of the applicant.
Questionnaire Code	Displays the Questionnaire code.
Questionnaire Description	Displays the description of the Questionnaire code.
Question	Displays the question configured for the Questionnaire code.
Answer*	Select the answer from the drop-down values available. The answers are populated based on the Answers configured in the Questionnaire code.

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

4.5.2 Assessment Details

Assessment Details is the next data segment of Loan Assessment stage. The user can acquire the application from FREE TASK. **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 the next data segment, after successfully capturing the data.

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

Figure 82: Assessment Details – Logical Model

The screenshot shows the 'Assessment Details' screen for a loan assessment. The interface includes a navigation menu on the left with 'Qualitative Scorecard' and 'Assessment Details' (selected). The main content area displays the following information:

Requested Amount GBP 144,990.00	Term 3 Years 0 Months 0 Days	Base Rate 3.70	Margin 0.30
Total Weighted Score 90	Approved Amount ---	Proposed Margin 1.00	Effective Rate 4.70
System Recommendation ManualQueueA	Grade A		

Below the table, there are several key metrics and a summary section:

- Logical Model:** PASS
- Borrowing Capacity:** 22000.00
- Qualitative Score:** 54
- Quantitative Score:** 80
- Decision & Grade:** Approved Grade : A
- Pricing:** 1%

The summary section includes:

- Logical Model Code:** LMSMBLN01
- Description:** SMB Logical Model For Loan
- Status:** PASS

A table at the bottom lists the rules used in the assessment:

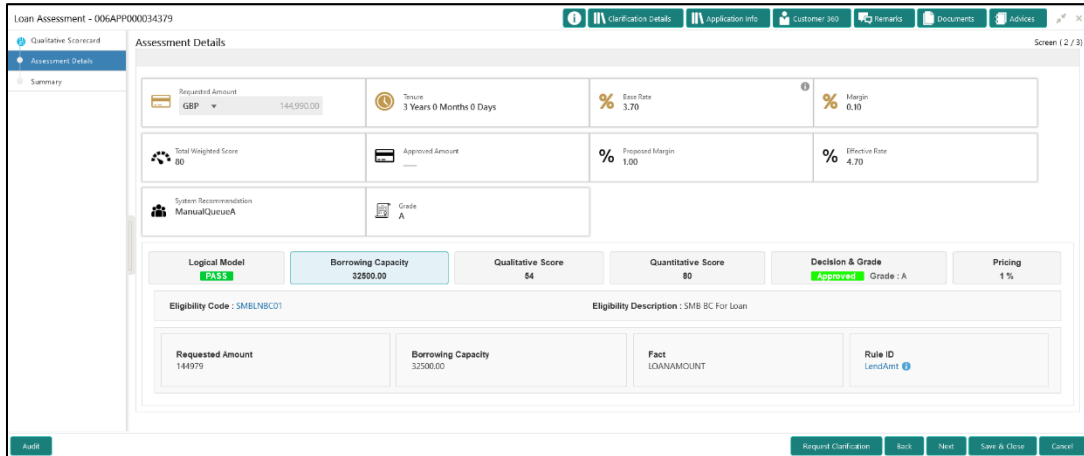
Rule ID	Sequence	Status
LMSBSCORE	1	PASS

At the bottom of the screen, there are navigation buttons: 'Request Clarification', 'Back', 'Next', 'Save & Close', and '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.

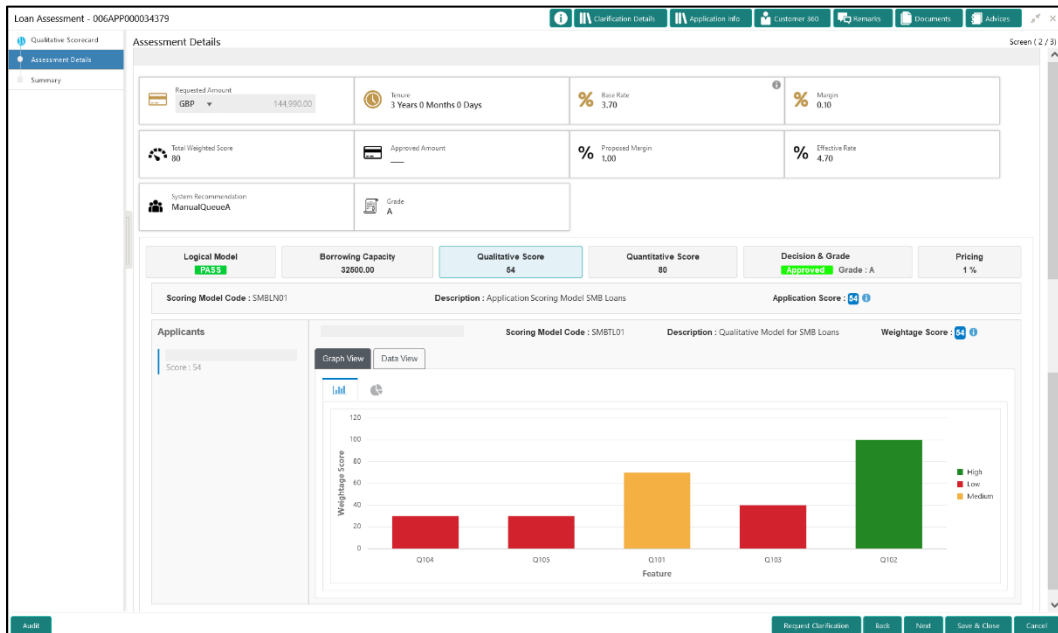
Figure 83: Assessment Details – Borrowing Capacity



- 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 84: 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 85: Assessment Details – Qualitative Score – Data View

The screenshot shows the 'Assessment Details' screen for a loan assessment. The interface includes a top navigation bar with tabs for 'Qualitative Scorecard', 'Assessment Details', and 'Summary'. The main content area is divided into several sections:

- Summary:** Displays key metrics such as Requested Amount (GBP 144,990.00), Tenure (3 Years 0 Months 0 Days), Base Rate (3.70%), Margin (0.10), Total Weighted Score (80), Approved Amount, Proposed Margin (1.00%), and Effective Rate (4.70%).
- System Recommendation:** ManualQueueA and Grade A.
- Logical Model:** PASS.
- Borrowing Capacity:** 32500.00.
- Qualitative Score:** 54.
- Quantitative Score:** 80.
- Decision & Grade:** Approved Grade: A.
- Pricing:** 1%.
- Scoring Model Code:** SMBLN01. Description: Application Scoring Model SMB Loans. Application Score: 64.
- Applicants:** Score: 54.
- Scoring Details Table:**

Question Code	Question	Value	Score
Q104	How Many Years in the Current Employment?	Less than 5 years	30
Q105	Whether Applicant Undergoing Any Medical Treatment?	Critical illness	30
Q101	How long applicant staying in the current residence ?	More than 10 years	70
Q103	What is Current Residence Type ?	Rented	40
Q102	How many members dependent on borrower ?	0	100

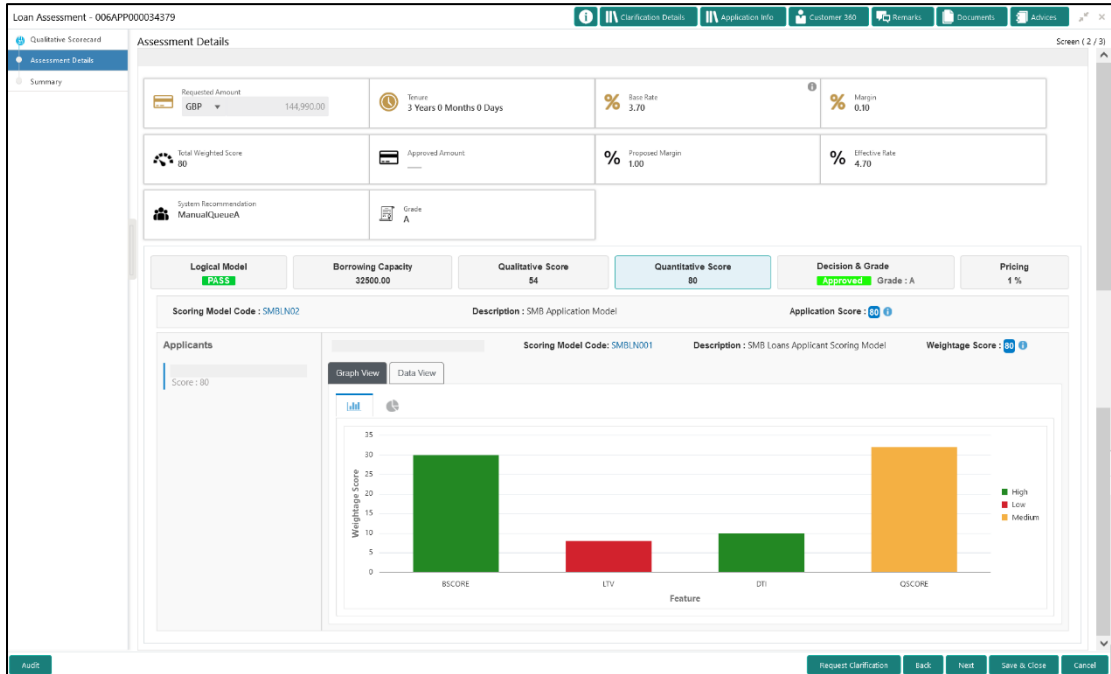
The bottom of the screen features an 'Audit' button and a navigation bar with 'Request Clarification', 'Back', 'Next', 'Save & Close', and 'Cancel' buttons.

NOTE: 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 86: Assessment Details – Quantitative Score – Graph View



6. 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 87: Assessment Details – Quantitative Score – Data View

The screenshot displays the 'Assessment Details' screen for a loan application. The interface is divided into several sections:

- Summary:** Shows key loan parameters: Requested Amount (GBP 144,990.00), Tenure (3 Years 0 Months 0 Days), Base Rate (3.70%), Margin (0.10%), Total Weighted Score (80), Approved Amount, Proposed Margin (1.00%), Effective Rate (4.70%), System Recommendation (ManualQueueA), and Grade (A).
- Logical Model:** Status: PASS.
- Borrowing Capacity:** 32900.00.
- Quantitative Score:** 54.
- Decision & Grade:** Approved, Grade: A.
- Pricing:** 1%.
- Scoring Model Code:** SMBLN02, Description: SMB Application Model, Application Score: 80.
- Applicants:** Score: 80.
- Scoring Details:** A table showing the breakdown of the Quantitative Score (80) for Scoring Model Code SMBLN001 (SMB Loans Applicant Scoring Model). The table includes columns for Feature, Value, Range Type, Range, Weightage %, Score, and Weightage Score.

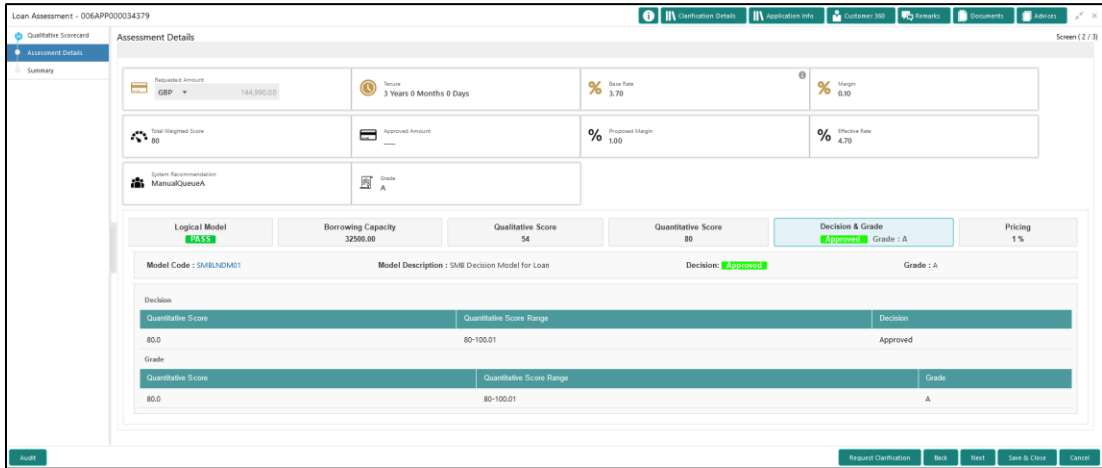
Feature	Value	Range Type	Range	Weightage %	Score	Weightage Score
Credit Bureau Score	750	Value	700-999	30	100	30
Loan to Value Ratio	99.98551724137931	Value	80-999	20	40	8
Debt to Income Ratio	27.616568627450977	Value	0.01-30	10	100	10
Quantitative Score	54.0	Value	50-90	40	80	32

NOTE: For multi borrower applications, the user can view the Qualitative 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.

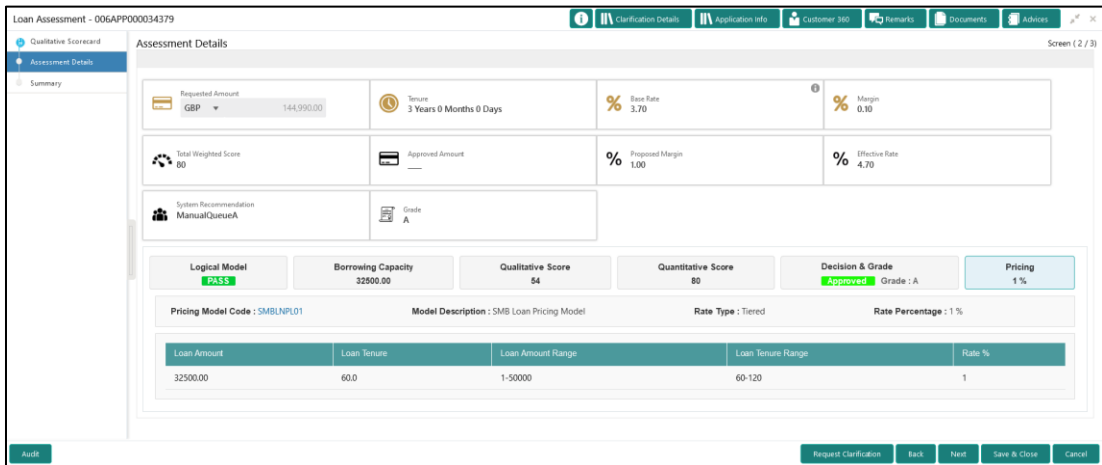
Figure 88: Assessment Details – Decision & Grade



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

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


Figure 89: Assessment Details – Pricing



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

Table 37: Assessment Details – Field Description

Field	Description
Requested Amount	Specify the requested loan amount.

Field	Description
Tenure	Displays the tenure.
Base Rate	Displays the interest rate without including margin/variance.
	Displays the rate type.
Margin	Displays the customer margin in percentage. This field displays if the Rate Type is selected as Floating .
Variance	Displays the variance in percentage. This field displays if the Rate Type is selected as Fixed .
Total Weightage Score	Displays the total weightage score.
Approved Amount	Displays the approved loan amount if the System Recommendation is Approved . This field appears blank if the System Recommendation is Manual and Rejected .
Proposed Margin	Displays the margin proposed by Decision service in percentage. This field displays if the Rate Type is selected as Floating .
Proposed Variance	Displays the variance proposed by Decision service in percentage. This field displays if the Rate Type is selected as Fixed .
Effective Rate	Displays the effective rate of interest.
System Recommendation	Displays the system recommendations. Available options are: <ul style="list-style-type: none"> • Approved • Manual • Rejected
Grade	Displays the grade of the applicant.
Logical Model	

Field	Description
Logical Model Code	Displays the logical model code configured for the product.
Description	Displays the description of the configured logical model.
Status	Displays the overall status of the logical model.
Rule ID	Displays the Rule ID configured in the logical model.
Sequence	Displays the sequence of the configured rules.
Status	Displays the status of the configured rule.
Borrowing Capacity	
Eligibility Code	Displays the unique eligibility code configured for the product.
Eligibility Description	Displays the description of the configured eligibility.
Requested Amount	Displays the requested loan amount. If the calculated Borrowing Capacity is more than the Requested Amount, then Approved Amount is stamped to Requested Amount.
Borrowing Capacity	Displays the calculated borrowing capacity of the applicant.
Fact	Displays the fact configured in the eligibility code.
Rule ID	Displays the rule configured in the eligibility code.
Qualitative Score	
Scoring Model Code	Displays the scoring model code configured for the product.
Description	Displays the description of the scoring model.
Weightage Score	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.

Field	Description
Qualitative Score - Scoring Details	
Question Code	Displays the question code configured for Qualitative Scoring Model
Question	Displays the question configured in question code.
Value	Displays the answers provided by the applicant.
Score	Displays the calculated score based on the answers.
Quantitative Score	
Scoring Model Code	Displays the scoring model code configured for the product.
Description	Displays the description of the scoring model.
Weightage Score	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.
Quantitative Score - Scoring Details	
Feature	Displays the feature configured in the Quantitative Scoring Model.
Value	Displays the value of the application for the configured feature.
Range Type	Displays the range type configured in the Quantitative Scoring Model.
Range	Displays the range for the value of the application.
Weightage %	Displays the weightage percentage configured for the feature.
Score	Displays the score configured for the range.
Weightage Score	Displays the calculated weightage for each feature.
Decision & Grade	
Model Code	Displays the model code configured for the product.

Field	Description
Model Description	Displays the description of the model code.
Decision	Displays the recommended decision for the application.
Grade	Displays the recommended grade for the application
Decision & Grade – Decision	
Quantitative Score	Displays the overall quantitative score of the application.
Quantitative Score Range	Displays the range for the quantitative score.
Decision	Displays the decision configured for the quantitative score.
Decision & Grade – Grade	
Quantitative Score	Displays the overall quantitative score of the application.
Quantitative Score Range	Displays the range for the quantitative score.
Grade	Displays the grade configured for the quantitative score.
Pricing	
Pricing Model Code	Displays the pricing model code configured for the product.
Model Description	Displays the description of the pricing model code.
Rate Type	Displays the rate type.
Rate Percentage	Displays the rate percentage.
Loan Amount	Displays the loan amount.
Loan Tenure	Displays the loan tenure.
Loan Amount Range	Displays the range for the loan amount.
Loan Tenure Range	Displays the range for the loan tenure.

Field	Description
Rate %	Displays the rate of interest configured for the range.
Request Clarification	<p>Click Request Clarification 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, confirming specific information, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on Request Clarification, refer to the section Request Clarification.</p>
Back	Click Back to navigate to the previous data segment within a stage.
Next	<p>Click Next to navigate to the next data segment, after successfully capturing the data.</p> <p>NOTE: The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action.</p> <p>User will not be able to proceed to the next data segment, without capturing the mandatory data.</p>
Save & Close	Click Save & Close to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.
Cancel	Click Cancel to terminate the application and the status of the application. Such applications cannot be revived later by the user.

Based on the range of qualitative and quantitative scores, the system provides a recommendation on the loan amount and rate of interest which can be sanctioned.

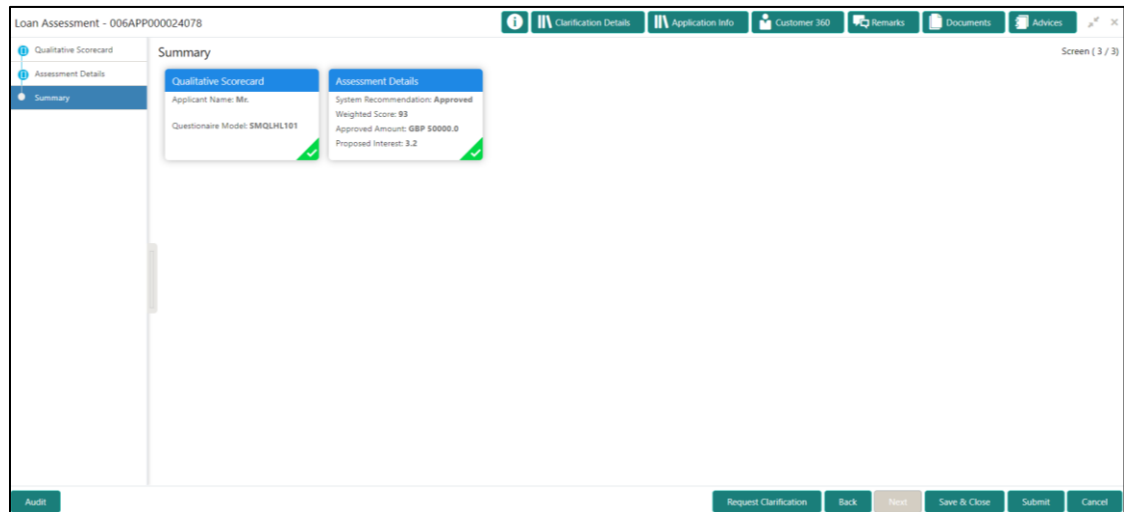
4.5.3 Summary

The system will display the summary of each of the data segments in as many tiles as the number of data segments in the given stage.

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

→ The **Summary** screen is displayed.

Figure 90: 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 38: Summary Assessment – Field Description

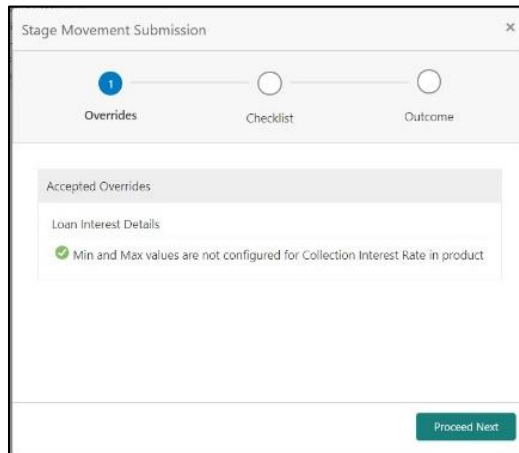
Data Segment	Description
Qualitative Scorecard Details	Displays the qualitative scorecard details.
Assessment Details	Displays the assessment details.

Data Segment	Description
Request Clarification	<p>Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on Request Clarification, refer to the section Request Clarification.</p>
Back	Click Back to navigate to the previous data segment within a stage.
Next	<p>Click Next to navigate to the next data segment, after successfully capturing the data.</p> <p>NOTE: The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action.</p> <p>User will not be able to proceed to the next data segment, without capturing the mandatory data.</p> <p>Next is deactivated in the Summary screen as the capture of data across all the data segments in this stage are completed.</p>
Save & Close	Click Save & Close to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.
Submit	Click Submit to submit the application. The system triggers the business validation to ensure the application is entitled for submission to the next stage.
Cancel	Click Cancel to terminate the application and the status of the application. Such applications cannot be revived later by the user.

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

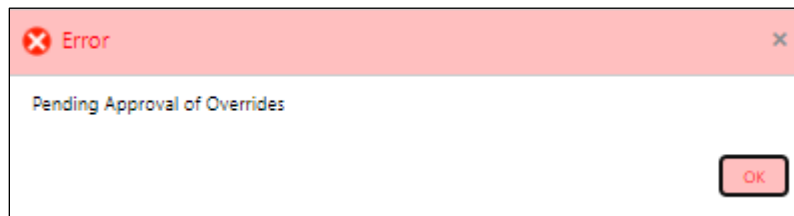
→ The **Overrides** screen is displayed.

Figure 91: Overrides



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

Figure 92: Error Message



3. Click **Accept Overrides & Proceed**.
→ The **Checklist** screen is displayed.

Figure 93: Checklist

The screenshot shows a window titled "Stage Movement Submission" with a close button (X) in the top right corner. At the top, there is a progress bar with three stages: "Overrides", "Checklist", and "Outcome". The "Checklist" stage is currently active, indicated by a blue circle with the number "2" inside it. Below the progress bar, the text reads: "No checklists mapped to the current stage. Please proceed next!". At the bottom right of the window, there is a green button labeled "Proceed Next".

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

Figure 94: Error Message

The screenshot shows an error dialog box with a red header bar containing a red "X" icon and the word "Error". The main text of the dialog reads: "Mandatory Checklist(s) - Ensured the documents are verified against original., Verified the documents provided are as per bank policy.". At the bottom right of the dialog, there is a red button labeled "OK".

4. Click **Save & Proceed**.
→ The **Outcome** screen is displayed.

Figure 95: Outcome

The screenshot shows a window titled "Stage Movement Submission" with a close button (X) in the top right corner. At the top, there is a progress bar with three stages: "Overrides", "Checklist", and "Outcome". The "Outcome" stage is currently active, indicated by a blue circle with the number "3" inside it. Below the progress bar, there is a dropdown menu labeled "Select an Outcome" with "Proceed" selected. Below the dropdown menu, there is a text input field labeled "Remarks". At the bottom right of the window, there is a green button labeled "Submit".

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

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

It will logically complete the Loan Assessment stage for the Loan Application where the System recommendation is “Approved”. The Workflow Orchestrator will automatically move this application to the Account Parameter Setup stage.

If the System recommendation is “Manual” then, submit of this stage, will move the Loan application into the Manual Credit Assessment stage.

If the System recommendation is “Rejected” then, submit of this stage, will terminate the application.

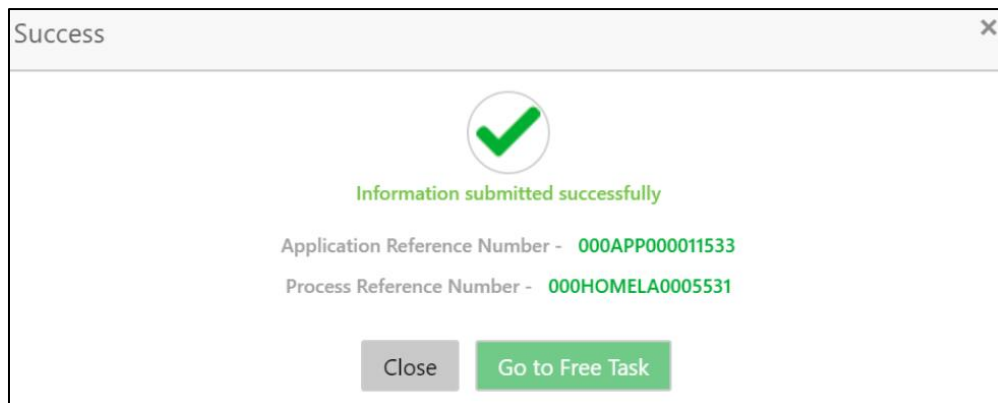
The stage movement is driven by the business configuration for a given combination of **Process Code**, **Life Cycle** and **Business Product Code**.

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

7. Click **Submit**.

→ The **Confirmation** screen is displayed.

Figure 96: Confirmation



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

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

Figure 97: Free Tasks

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number	Amount
Acquire & E.		Loans Retail Process Ma...	000HMELN10000626	000APP000003950	Offer Issue	19-03-22	000		

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

4.6 Manual Credit Assessment Stage

The Manual Credit Assessment stage of the retail loan account open process work-flow will enable the bank to manually assess the application and provide the recommendation for the approval / rejection of the application. As a reference, the relevant completed data segments will be made available to the Approver before the application can be moved to the next stage. These completed data segments are from the Application Entry Stage, Application Underwrite Stage and Application Assessment Stage. The data segments are displayed in view only mode for the Credit Officer to analyze.

The Manual Credit Assessment stage has the following reference data segments:

- [4.2.3 Customer Information](#) – View Only as available in Application Entry stage
- [4.2.1 Loan Details](#) – View Only as available in Application Entry stage
- [4.2.5 Financial Details](#) – View Only as available in Application Entry stage
- [4.2.7 Guarantor Details](#) – View Only as available in Application Entry stage
- [4.4.1 Credit Rating Details](#) – View Only as available in Underwriting stage
- [4.4.2 Valuation Details](#) – View Only as available in Underwriting stage
- [4.4.3 Legal Opinion](#) – View Only as available in Underwriting stage
- [4.5.2 Assessment Details](#) – View Only as available in Assessment stage
- [4.6.1 Manual Assessment](#)
- [4.6.2 Summary](#)

4.6.1 Manual Assessment

Manual Assessment is the data segment which enables the bank user to modify the loan details and recommend for the approval / reject the loan application. The user can acquire the application from Free Tasks list and assess all the View Only data segments.

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

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

Figure 98: Manual Assessment

The screenshot displays the 'Manual Assessment' interface. At the top, there's a navigation bar with tabs for 'Clarification Details', 'Application Info', 'Customer 360', 'Tasks', 'Documents', and 'Ad-hoc'. A sidebar on the left lists navigation options: Customer Information, Loan Details, Financial Details, Customer Details, Credit Rating Details, Valuation Details, Legal Opinion, and Manual Assessment (selected). The main content area is titled 'Manual Assessment' and contains several data fields and sections:

- Requested Amount:** GBP 144,990.00
- Tenure:** 3 Years 0 Months 0 Days
- Base Rate:** 3.70%
- Margin:** 0.10%
- Total Weighted Score:** 80
- Approved Amount:** [Empty field]
- Proposed Margin:** 1.00%
- Effective Rate:** 4.70%
- Recommended Amount:** GBP 32,500.00
- Final Tenure:** 3
- Recommendation:** Recommended for Approval
- System Recommendation:** ManualQueueA
- Grade:** A
- Logical Model:** PASS
- Borrowing Capacity:** 32500.00
- Qualitative Score:** 54
- Quantitative Score:** 80
- Decision & Grade:** Approved Grade: A
- Pricing:** 1%
- Logical Model Code:** LMSMLN01
- Description:** SMB Logical Model For Loan
- Status:** PASS


At the bottom, there's a table for Logical Model rules:

Rule ID	Sequence	Status
LMSCORE	1	PASS

Navigation buttons at the bottom include 'Apply', 'Request Clarification', 'Back', 'Next', 'Save & Close', and 'Cancel'.

2. Specify the details in the relevant data fields. For more information on fields, refer to the field description table below. Refer to **Assessment Details** screen for the detailed explanation of Logical Model, Borrowing Capacity, Qualitative Score, Quantitative Score, Decision & Grade and Pricing tabs.

Table 39: Manual Assessment – Field Description

Field	Description
Requested Amount	Displays the requested loan amount.
Tenure	Displays the loan tenure.
Base Rate	Displays the product interest rate without including margin/variance.
	Displays the rate type.

Field	Description
Margin	Displays the customer margin in percentage. This field displays if the Rate Type is selected as Floating .
Variance	Displays the variance in percentage. This field displays if the Rate Type is selected as Fixed .
Total Weightage Score	Displays the total weightage score.
Approved Amount	Displays the approved loan amount. This field will be blank for Manual Assessment.
Proposed Margin (In %)	Displays the margin proposed by Decision service in percentage. This field displays if the Rate Type is selected as Floating .
Proposed Variance (In %)	Displays the variance proposed by Decision service in percentage. This field displays if the Rate Type is selected as Fixed .
Effective Rate	Displays the effective rate of interest.
Recommended Amount	Specify the recommended loan amount.
Final Tenure	Specify the final loan tenure.
Recommendation	Select the recommendations. Available options are: <ul style="list-style-type: none"> • Recommended for Approval • Reject
Comments	Specify the comment for the recommendation.
System Recommendation	Displays the system recommendations.
Grade	Displays the grade of the applicant.

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

4.6.2 Summary

The system will display the summary of each of the data segments in as many tiles as the number of data segments in the given stage.

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

→ The **Summary** screen is displayed.

Figure 99: Summary

Manual Credit Assessment - 000APP00007494

Summary

Customer Information	Loan Details	Financial Details	Guarantor Details	Credit Rating Details
Name: Anil Kumar Applicant Type: Primary No. Of Applicants: 1	Product Name: Classic Home Loan Loan Amount: GBP 200000 Loan Tenure: 4 Years 0 Months 0 Days	Applicant Name: MR Anil Kumar Total Income: GBP 50000 Total Expense: GBP 10000 Net Income: GBP 40000	Guarantor Name: Relationship With Customer:	Applicant Name: MR Anil Kumar External Rating Agency: Experian External Rating: 750
Valuation Details	Assessment Details	Manual Assessment		
Valuation Type: External Valuation Amount: GBP 123000 Agency Name: Valuation Date: Mar 27, 2021	System Recommendation: Manual Weighted Score: 81 Approved Loan Amount: GBP 200000.0 Proposed Interest: 2.3	Comment: Approved User Recommendation: Recommended for Approval Grade: B Pricing Code: PRHL500		

Audit | Request Clarification | 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 40: Summary Manual Credit Assessment – Field Description

Data Segment	Description
Customer Information	Displays the customer information.
Loan Details	Displays the loan details.
Financial Details	Displays the financial details.
Guarantor Details	Displays the guarantor details.
Credit Rating Details	Displays the credit rating details.
Valuation Details	Displays the valuation details.

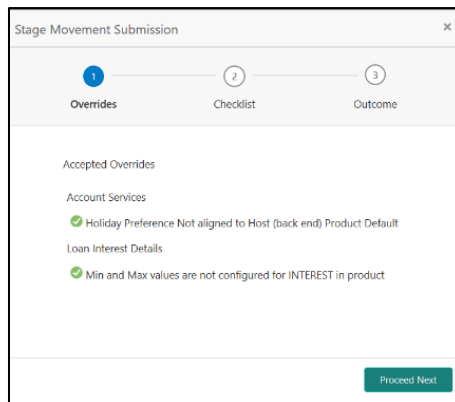
Data Segment	Description
Assessment Details	Displays the assessment details.
Manual Assessment Details	Displays the Manual assessment details.
Request Clarification	<p>Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on Request Clarification, refer to the section Request Clarification.</p>
Back	Click Back to navigate to the previous data segment within a stage.
Next	<p>Click Next to navigate to the next data segment, after successfully capturing the data.</p> <p>NOTE: The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action.</p> <p>User will not be able to proceed to the next data segment, without capturing the mandatory data.</p> <p>Next is deactivated in the Summary screen as the capture of data across all the data segments in this stage are completed.</p>
Save & Close	Click Save & Close to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.

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

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

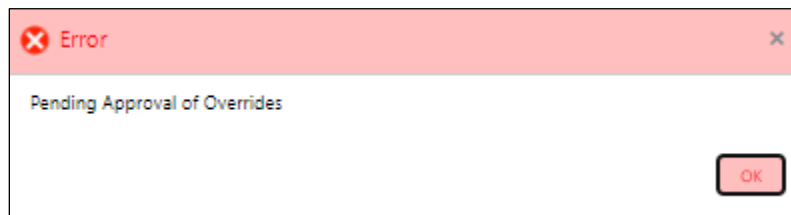
→ The **Overrides** screen is displayed.

Figure 100: Overrides



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

Figure 101: Error Message



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

→ The **Checklist** screen is displayed.

Figure 102: Checklist

The screenshot shows a window titled "Stage Movement Submission" with a close button (X) in the top right corner. At the top, there is a progress bar with three stages: "Overrides" (stage 1), "Checklist" (stage 2, currently active and highlighted in blue), and "Outcome" (stage 3). Below the progress bar, the text reads: "No checklists mapped to the current stage. Please proceed next!". At the bottom right, there is a green button labeled "Proceed Next".

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

Figure 103: Error Message

The screenshot shows an error dialog box with a red header bar containing a red "X" icon and the word "Error". The main text of the dialog reads: "Mandatory Checklist(s) - Ensured the documents are verified against original, Verified the documents provided are as per bank policy." At the bottom right, there is a red button labeled "OK".

4. Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

Figure 104: Outcome

The screenshot shows a window titled "Stage Movement Submission" with a close button (X) in the top right corner. At the top, there is a progress bar with three stages: "Overrides" (stage 1), "Checklist" (stage 2), and "Outcome" (stage 3, currently active and highlighted in blue). Below the progress bar, there is a section titled "Select an Outcome" with a dropdown menu showing "Proceed". Below the dropdown is a text area labeled "Remarks". At the bottom right, there is a green button labeled "Submit".

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

- Proceed

It will logically complete the **Manual Credit Assessment** stage for the Loan Application. The Workflow Orchestrator will automatically move this application to the next processing stage, **Manual Credit Decision** stage.

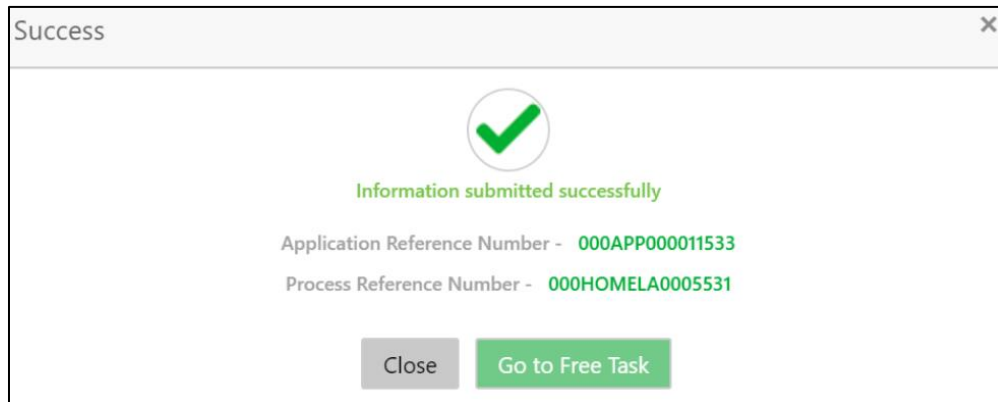
The stage movement is driven by the business configuration for a given combination of **Process Code, Life Cycle** and **Business Product Code**.

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

7. Click **Submit**.

→ The **Confirmation** screen is displayed.

Figure 105: Confirmation



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

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

Figure 106: Free Tasks

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number	Amount
Acquire & E...		Loans Retail Process Ma...	000HOMELA10000826	000APP000003950	Offer Issue	19-03-22	000		

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

4.7 Manual Credit Decision Stage

Manual Credit Decision stage of the retail loan account open process work-flow will enable the bank to make the decision on whether the recommended loan amount can be approved to the loan applicant / borrower.

The Manual Credit Decision stage has the following reference data segments:

- [4.2.3 Customer Information](#) – View Only as available in Application Entry stage
- [4.2.1 Loan Details](#) – View Only as available in Application Entry stage
- [4.2.5 Financial Details](#) – View Only as available in Application Entry stage
- [4.2.7 Guarantor Details](#) – View Only as available in Application Entry stage
- [4.4.1 Credit Rating Details](#) – View Only as available in Underwriting stage
- [4.4.2 Valuation Details](#) – View Only as available in Underwriting stage
- [4.4.3 Legal Opinion](#) – View Only as available in Underwriting stage
- [4.5.2 Assessment Details](#) – View Only as available in Assessment stage
- [4.6.1 Manual Assessment](#) – View Only as available in Manual Credit Assessment stage
- [4.7.1 Manual Decision](#)
- [4.7.2 Summary](#)

4.7.1 Manual Decision

Manual Decision is the first data segment of Manual Credit Decision stage. The user can acquire the application from Free Tasks list.

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

→ The **Manual Decision** screen is displayed.

Figure 107: Manual Decision

The screenshot shows the 'Manual Decision' screen for a loan application. The interface includes a sidebar with navigation options like 'Customer Information', 'Loan Details', 'Financial Details', 'Guarantor Details', 'Credit Rating Details', 'Valuation Details', 'Legal Opinion', 'Manual Assessment', and 'Manual Decision'. The main content area displays the following information:


- Requested Amount:** GBP 144,990.00
- Term:** 3 Years 0 Months 0 Days
- Base Rate:** 3.70%
- Margin:** 0.10%
- Total Weighted Score:** 90
- Approved Amount:** GBP 32,900.00
- Proposed Margin:** 1.00%
- Effective Rate:** 4.70%
- Recommended Amount:** GBP 32,900.00
- Final Tenure:** 3 years, 0 months, 0 days
- Manual Recommendation:** Recommended for Approval
- Comment:** Approved
- System Recommendation:** ManualQueueA
- Recommendation:** Action
- Comment:**
- Logical Model:** PASS
- Borrowing Capacity:** 32900.00
- Qualitative Score:** 54
- Quantitative Score:** 90
- Decision & Grade:** Approved Grade : A
- Pricing:** 1%
- Logical Model Code:** LMSMBLN01
- Description:** SMB Logical Model For Loan
- Status:** PASS
- Risks Table:**

Risk ID	Sequence	Status
LMBScore	1	PASS

At the bottom of the screen, there are navigation buttons: 'Request Clarification', 'Back', 'Next', 'Save & Close', and 'Cancel'.

For more information on fields, refer to the field description table below. Refer to **Assessment Details** screen for the detailed explanation of Logical Model, Borrowing Capacity, Qualitative Score, Quantitative Score, Decision & Grade and Pricing tabs.

Table 41: Manual Decision – Field Description

Field	Description
Requested Amount	Displays the requested loan amount.
Tenure	Displays the loan tenure.
Base Rate	Displays the interest rate without including margin/variance.
	Displays the rate type.
Margin	Displays the customer margin in percentage. This field displays if the Rate Type is selected as Floating .
Variance	Displays the variance in percentage. This field displays if the Rate Type is selected as Fixed .
Total Weightage Score	Displays the total weightage score.
Approved Amount	Displays the approved loan amount. This field appears blank by default. If the approver selects the recommendation as Approve, then the recommended amount gets defaulted as approved amount.
Proposed Margin	Displays the margin proposed by Decision service in percentage. This field displays if the Rate Type is selected as Floating .
Proposed Variance	Displays the variance proposed by Decision service in percentage. This field displays if the Rate Type is selected as Fixed .
Effective Rate	Displays the effective rate of interest.
Recommended Amount	Displays the recommended loan amount.
Final Tenure	Displays the final loan tenure.

Field	Description
Manual Recommendation	Displays the manual recommendation.
Comments	Displays the comments.
System Recommendation	Displays the system recommendations.
Recommendation	<p>Select the recommendation. Available options are</p> <ul style="list-style-type: none"> • Approve • Decline <p>If the approver selects the recommendation as Approve, then the recommended amount gets defaulted as approved amount.</p>
Action	Displays the user action based on user recommendation.
Comments	Specify the comment on the user action.
Request Clarification	<p>Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on Request Clarification, refer to the section Request Clarification.</p>
Back	Click Back to navigate to the previous data segment within a stage.
Next	<p>Click Next to navigate to the next data segment, after successfully capturing the data.</p> <p>NOTE: 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>

Field	Description
	User will not be able to proceed to the next data segment, without capturing the mandatory data.
Save & Close	Click Save & Close to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.
Cancel	Click Cancel to terminate the application and the status of the application. Such applications cannot be revived later by the user.

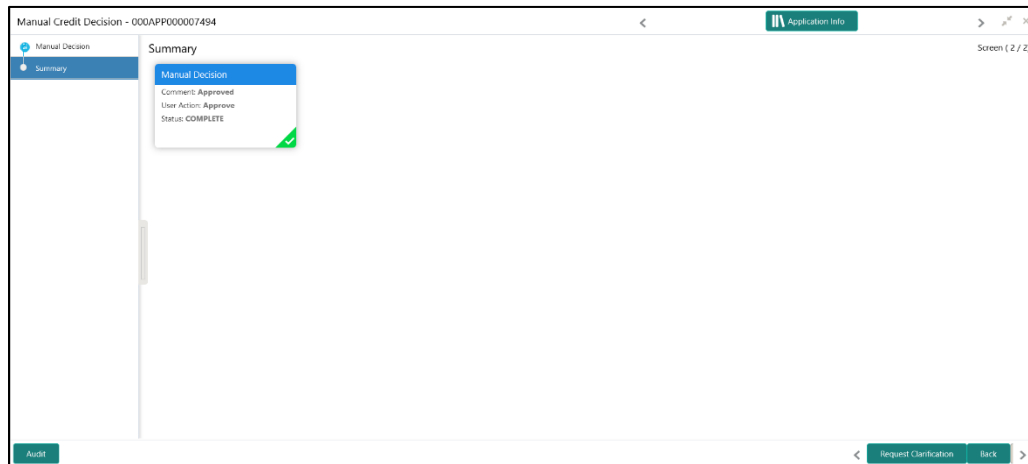
4.7.2 Summary

The system will display the summary of each of the data segments in as many tiles as the number of data segments in the given stage.

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

→ The **Summary** screen is displayed.

Figure 108: 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.

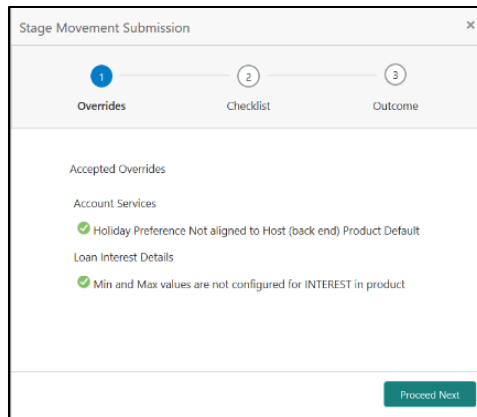
Table 42: Summary Manual Credit Decision – Field Description

Data Segment	Description
Manual Decision	Displays the manual decision.
Request Clarification	Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer. For more information on Request Clarification , refer to the section Request Clarification .
Back	Click Back to navigate to the previous data segment within a stage.

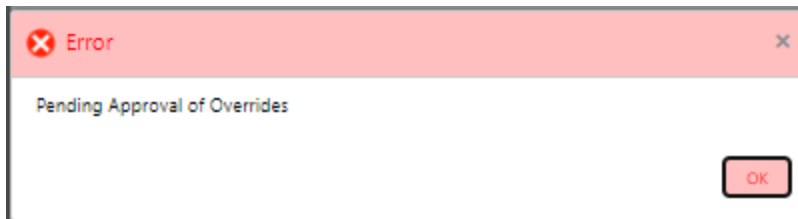
Data Segment	Description
Next	<p>Click Next to navigate to the next data segment, after successfully capturing the data.</p> <p>NOTE: The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action.</p> <p>User will not be able to proceed to the next data segment, without capturing the mandatory data.</p> <p>Next is deactivated in the Summary screen as the capture of data across all the data segments in this stage are completed.</p>
Save & Close	<p>Click Save & Close to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.</p>
Submit	<p>Click Submit to submit the application. The system triggers the business validation to ensure the application is entitled for submission to the next stage.</p>
Cancel	<p>Click Cancel to terminate the application and the status of the application. Such applications cannot be revived later by the user.</p>

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

→ The **Overrides** screen is displayed.

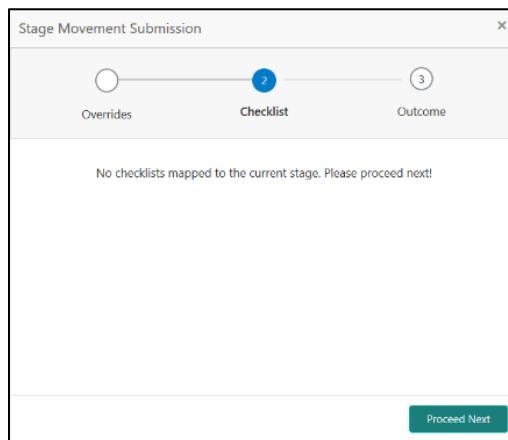
Figure 109: Overrides

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

Figure 110: Error Message

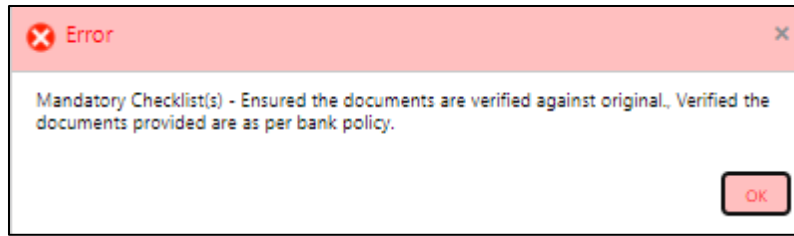
3. Click **Accept Overrides & Proceed**.

→ The **Checklist** screen is displayed.

Figure 111: Checklist

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

Figure 112: Error Message



4. Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

Figure 113: Outcome

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

- Proceed
- Return to Manual Credit Assessment

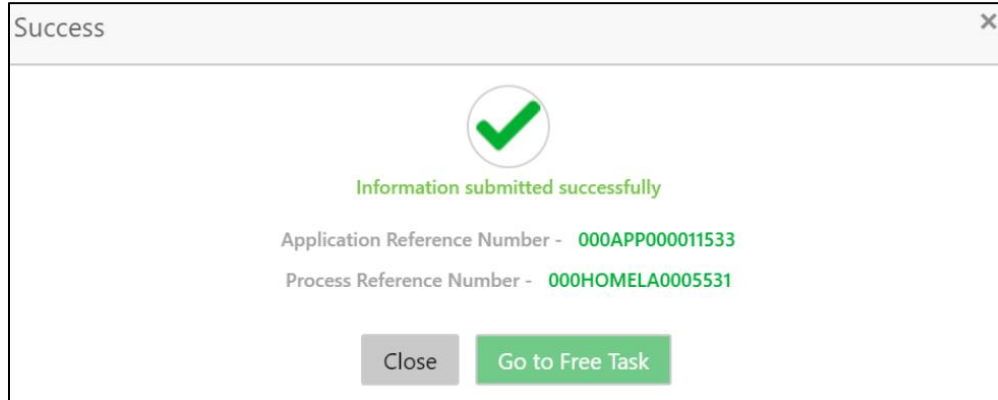
It will logically complete the **Manual Credit Decision** stage for the Loan Application. Upon submit, a Pricing call will be made by Oracle Banking Origination to Decision Service to get the Interest rate. The Workflow Orchestrator will automatically move this application to the next processing stage, **Account Parameter Setup** stage.

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

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

7. Click **Submit**.

→ The **Confirmation** screen is displayed.

Figure 114: Confirmation8. Click **Go to Free Task**.

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

Figure 115: Free Tasks

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

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

4.8 Account Parameter Setup Stage

The Account Parameter Setup stage is the next representative stage in the Retail Loan Account Open process. After the Loan Assessment / Manual Credit Decision stage is completed successfully, the application can be acquired by the user who has the access rights for the given stage and progress with the data capture. The user can acquire the application from Free Tasks list.

The Account Parameter Setup stage has the following reference data segments:

- [4.3.1 Loan Interest Details](#) – Mandatory
- [4.3.2 Loan Disbursement Details](#) – Mandatory
- [4.3.3 Loan Repayment Details](#) – Mandatory
- [4.3.4 Charge Details](#) – Mandatory
- [4.3.5 Account Services](#) – Mandatory
- [4.8.1 Summary](#)

All the data segments are carried forward from Application Enrichment stage. If the details are captured in Application Enrichment stage, the same will be fetched automatically. The user can modify the captured details and all the data segments are mandatory to capture the details to move the application to the next stage.

In **Account Parameter Setup** stage, the Interest Rate displayed is the one fetched from the product rate of interest, Margin / Variance is fetched from Decision Service, if the **Risk based Pricing Applicable** toggle is **ON** at the product level. Else, the value is carried forward from the **Application Enrichment** stage. Interest Rate will not be fetched from host in this stage. The user will be able to change the margin / variance only.

If there is any change in the Price (Interest), the Application will be routed to **Supervisor Approval** stage, else submit of this stage will move the application into the next referenced stage which is Offer Issue Stage.

Please refer to the [Loan Application Enrichment Stage](#) for the detailed explanation.

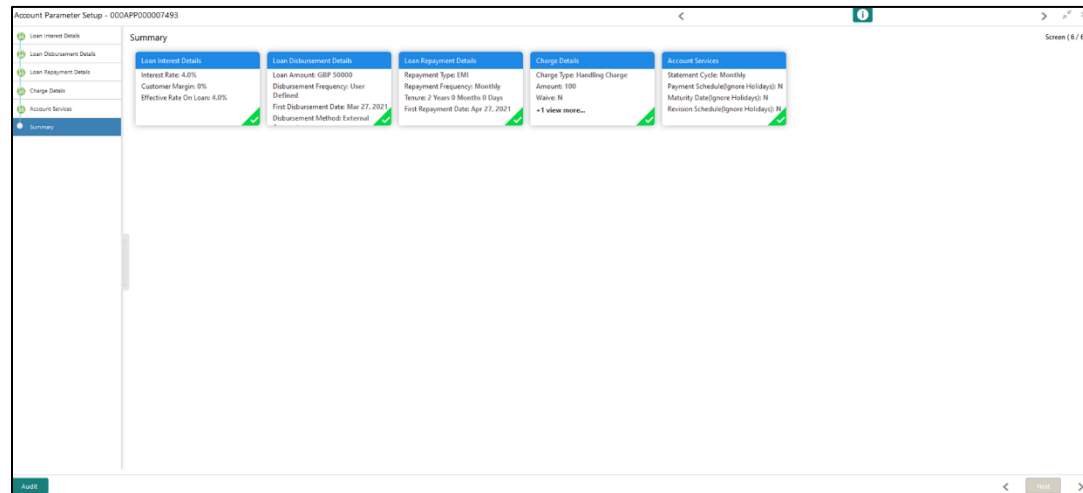
4.8.1 Summary

The system will display the summary of each of the data segments in as many tiles as the number of data segments in the given stage.

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

→ The **Summary** screen is displayed.

Figure 116: Summary



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

Table 43: Summary Account Parameter Setup – Field Description

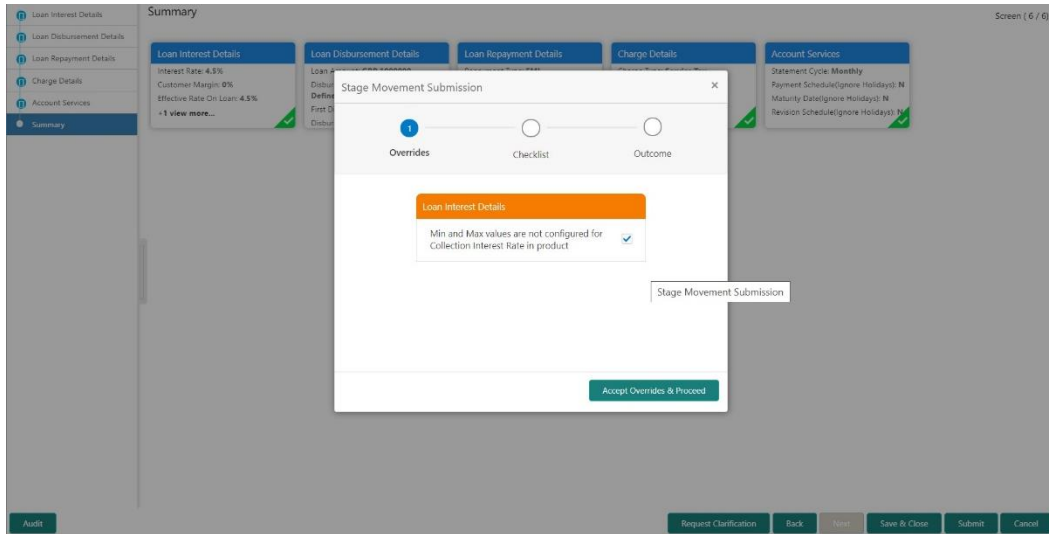
Data Segment	Description
Loan Interest Details	Displays the loan interest details.
Loan Disbursement Details	Displays the loan disbursement details.
Loan Repayment Details	Displays the loan repayment details
Charge Details	Displays the charge details.
Account Services Details	Displays the account services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

Data Segment	Description
Request Clarification	<p>Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on Request Clarification, refer to the section Request Clarification.</p>
Back	Click Back to navigate to the previous data segment within a stage.
Next	<p>Click Next to navigate to the next data segment, after successfully capturing the data.</p> <p>NOTE: The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action.</p> <p>User will not be able to proceed to the next data segment, without capturing the mandatory data.</p> <p>Next is deactivated in the Summary screen as the capture of data across all the data segments in this stage are completed.</p>
Save & Close	Click Save & Close to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.
Submit	Click Submit to submit the application. The system triggers the business validation to ensure the application is entitled for submission to the next stage.
Cancel	Click Cancel to terminate the application and the status of the application. Such applications cannot be revived later by the user.

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

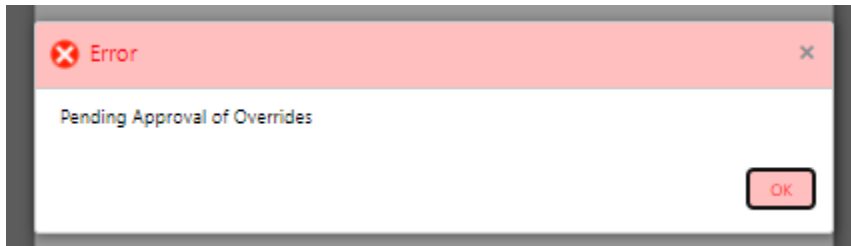
→ The **Overrides** screen is displayed.

Figure 117: Overrides



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

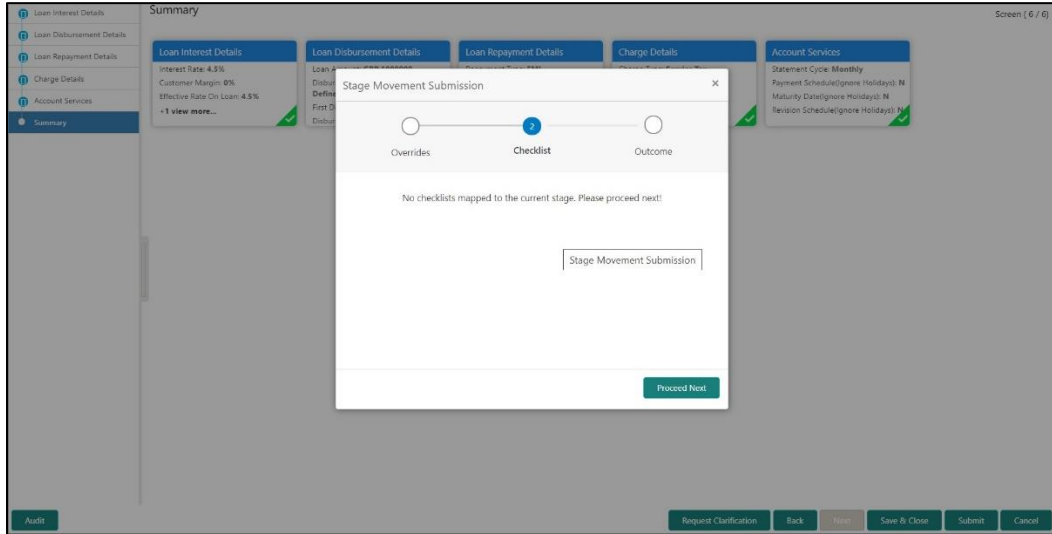
Figure 118: Error Message



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

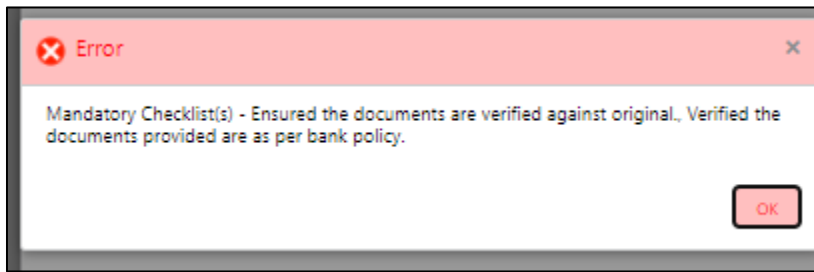
→ The **Checklist** screen is displayed.

Figure 119: Checklist



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

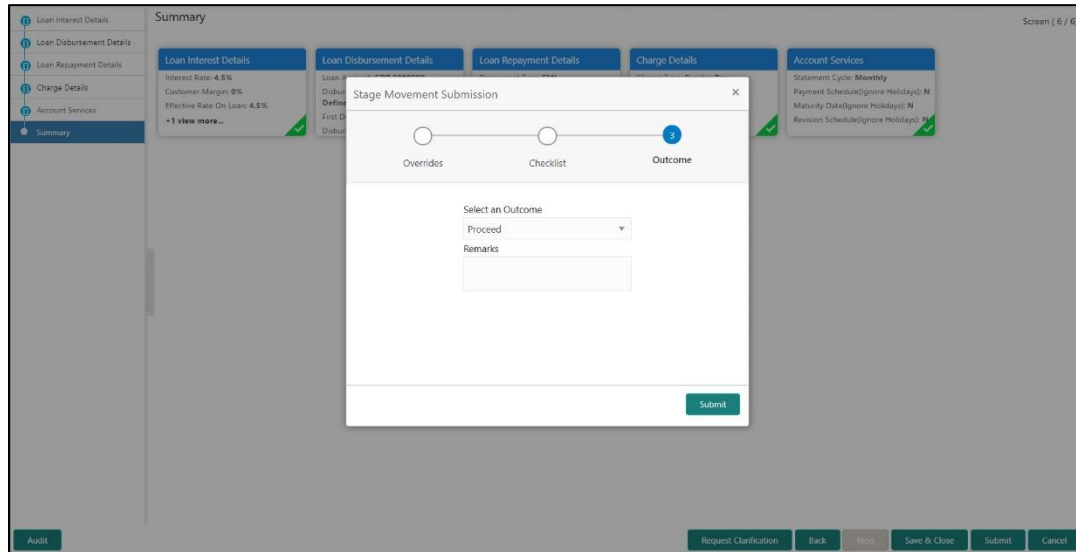
Figure 120: Error Message



4. Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

Figure 121: Outcome



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

- Proceed

5. Select **Proceed** outcome from the drop-down list. It will logically complete the **Account Parameter Setup** stage for the Loan Application. The Workflow Orchestrator will automatically move this application to the next processing stage, **Supervisor Approval / Offer Issue** stage.

The application will be directly moved to Offer Issue stage if there is no change in Loan Interest data segment.

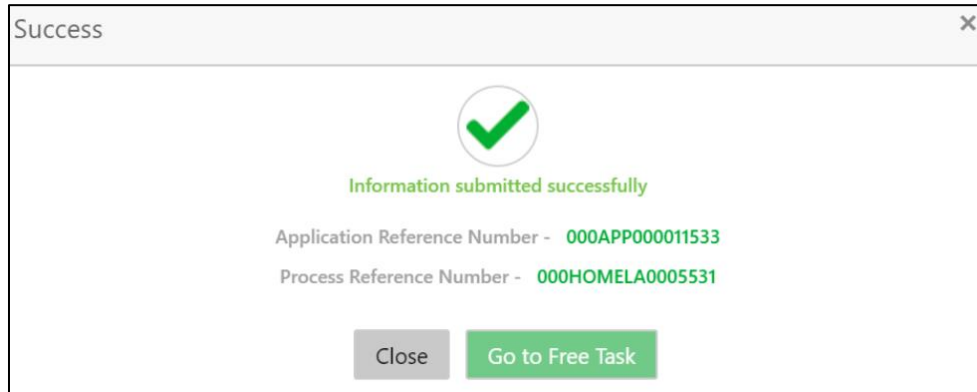
The application will be moved to Supervisor Approval stage if there is any change in Price (Interest) in Loan Interest data segment.

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

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

7. Click **Submit**.

→ The **Confirmation** screen is displayed.

Figure 122: Confirmation8. Click **Go to Free Task**.

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

Figure 123: Free Tasks

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number	Amount
Acquire & E		Loans Retail Process Ma...	000HOMELN10000826	000APP000005950	Loan Underwriting	19-03-22	000		

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

4.9 Supervisor Approval Stage

The Supervisor Approval stage has the following reference data segments:

- [4.5.2 Assessment Details](#)- View Only as available in Loan Assessment stage
- [4.9.1 Approval Details](#)
- [4.9.2 Summary](#)

4.9.1 Approval Details

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

1. Click **Acquire & Edit** in the Free Tasks screen of the previous stage – Account Parameter Setup stage.

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

Figure 124: Approval Details

The screenshot shows the 'Approval Details' screen for a loan application. The interface includes a top navigation bar with tabs for 'Approval Details', 'Summary', 'Classification Details', 'Application Info', 'Customer 360', 'Remarks', 'Documents', and 'Advices'. The main content area is divided into several sections:

- Applicant Name:** Mr.
- Account Type:** Home Loan
- Account Branch:** 006
- Product Code:** HMLN01
- Product Name:** Classic Home Loan (with a checkmark icon)
- Approved Loan Amount:** £90,000.00
- Loan Tenure:** 3 Years 0 Months 0 Days
- Existing Values:**
 - Rate Type: Fixed
 - Rate Of Interest: 4.5
 - Margin: 0
 - Effective Rate: 4.50
 - Handling Charges: GBP 1
- Revised Values:**
 - Rate Type: Fixed
 - Rate Of Interest: 3.25
 - Margin: 0
 - Effective Rate: 3.25
 - Handling Charges: GBP 1
- User Recommendation:** (indicated by a hand icon)
- User Action:** Approved (with a checkmark icon)

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

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

Table 44: Approval Details – Field Description

Field	Description
Applicant Name	Displays the applicant name.
Account Type	Displays the account type.
Account Branch	Displays the account branch name.

Field	Description
Product Code	Displays the product code selected for this loan account.
Product Name	Displays the product name selected or this loan account.
Existing Values	Displays the existing values.
Approved Loan Amount	Displays the final loan approved amount.
Loan Tenure	Displays the final loan tenure for the approved amount.
Installment Type	Displays the installment type.
Rate of Interest	Displays the rate of interest for the approved loan amount.
Margin	Displays the margin proposed by Decision Service. This field displays if the Rate Type is selected as Floating .
Variance	Displays the variance proposed by Decision Service. This field displays if the Rate Type is selected as Fixed .
Effective Rate	Displays the calculated effective rate.
Revised Values	Displays the revised values against the existing values. NOTE: If there is no change in the existing values, the revised values will not be displayed.
Approved Loan Amount	Displays the final loan approved amount.
Loan Tenure	Displays the final loan tenure for the approved amount.
Installment Type	Displays the installment type.
Rate of Interest	Displays the rate of interest for the approved loan amount.
Margin	Displays the modified margin. This field displays if the Rate Type is selected as Floating .

Field	Description
Variance	Displays the modified variance. This field displays if the Rate Type is selected as Fixed .
Effective Rate	Displays the effective rate.
Component Considered	Displays the component considered.
User Recommendation	Select the User recommendation. Available options are: <ul style="list-style-type: none"> • Approved • Rejected
User Action	Displays the user action based on user recommendation.
Request Clarification	Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer. For more information on Request Clarification , refer to the section Request Clarification .
Back	Click Back to navigate to the previous data segment within a stage.
Next	Click Next to navigate to the next data segment, after successfully capturing the data. NOTE: The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action. User will not be able to proceed to the next data segment, without capturing the mandatory data.
Save & Close	Click Save & Close to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.

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

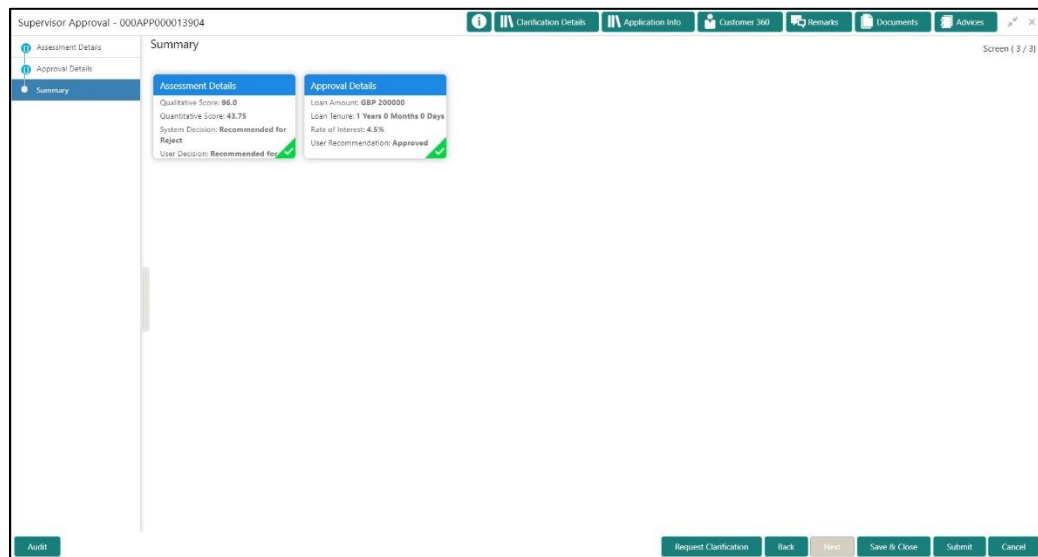
4.9.2 Summary

The system will display the summary of each of the data segments in as many tiles as the number of data segments in the given stage.

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

→ The **Summary** screen is displayed.

Figure 125: 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 45: Summary– Field Description

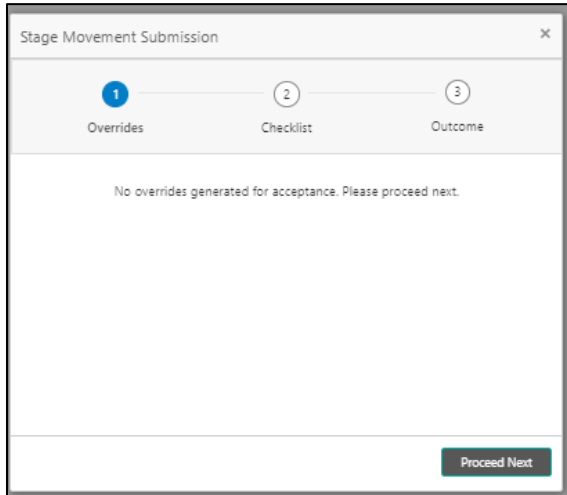
Data Segment	Description
Assessment Details	Displays the assessment details.
Approval Details	Displays the approval details.

Data Segment	Description
Request Clarification	<p>Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on Request Clarification, refer to the section Request Clarification.</p>
Back	<p>Click Back to navigate to the previous data segment within a stage.</p>
Next	<p>Click Next to navigate to the next data segment, after successfully capturing the data.</p> <p>NOTE: The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action.</p> <p>User will not be able to proceed to the next data segment, without capturing the mandatory data.</p> <p>Next is deactivated in the Summary screen as the capture of data across all the data segments in this stage are completed.</p>
Save & Close	<p>Click Save & Close to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.</p>
Submit	<p>Click Submit to submit the application. The system triggers the business validation to ensure the application is entitled for submission to the next stage.</p>
Cancel	<p>Click Cancel to terminate the application and the status of the application. Such applications cannot be revived later by the user.</p>

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

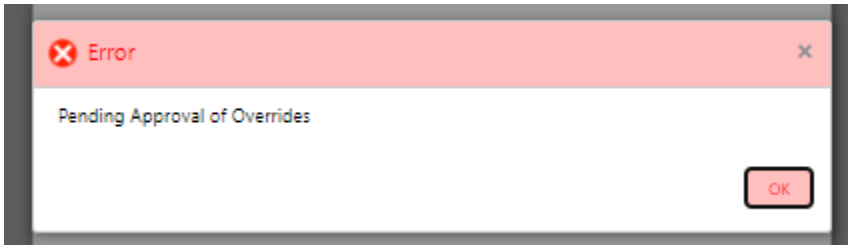
→ The **Overrides** screen is displayed.

Figure 126: Overrides



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

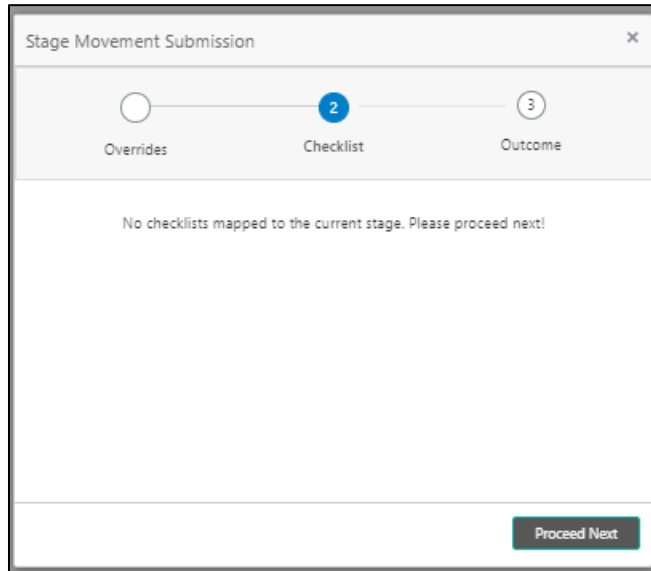
Figure 127: Error Message



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

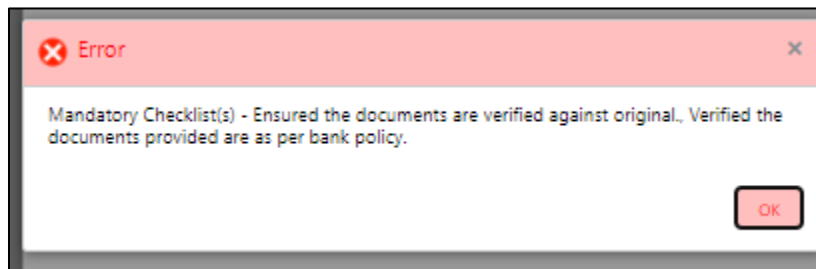
→ The **Checklist** screen is displayed.

Figure 128: Checklist



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

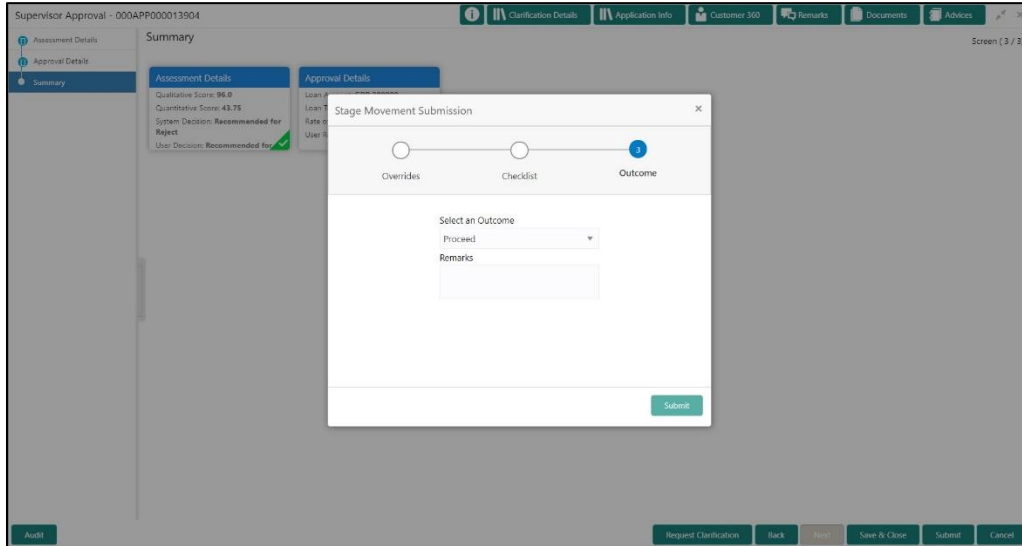
Figure 129: Error Message



4. Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

Figure 130: Outcome

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

- Proceed
- Return to Application Entry stage
- Return to Application Enrich stage
- Return to Underwrite stage
- Return to Assessment stage
- Reject by Bank

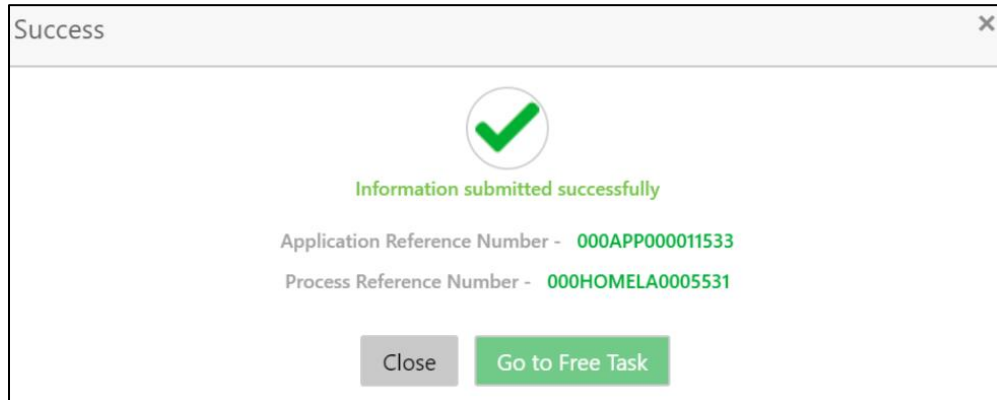
6. Select **Proceed** outcome from the drop-down list. It will logically complete the **Supervisor Approval** stage for the Loan Application. The Workflow Orchestrator will automatically move this application to the next processing stage, **Offer Issue**.

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

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

8. Click **Submit**.

→ The **Confirmation** screen is displayed.

Figure 131: Confirmation9. Click **Go to Free Task**.

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

Figure 132: Free Tasks

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number	Amount
Acquire & E		Loans Retail Process Ma...	000HOMELN10000826	000APP00003950	Account Creation	19-03-22	000		

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

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

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

4.10 Offer Issue Stage

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

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

- [4.4.1 Credit Rating Details](#) – View only as available in Underwriting stage
- [4.4.2 Valuation Details](#)- View only as available in Underwriting stage
- [4.4.3 Legal Opinion](#) - View Only as available in Underwriting stage
- [4.10.1 Assessment Summary](#)
- [4.10.2 Offer Issue](#)
- [4.10.3 Summary](#)

4.10.1 Assessment Summary

Assessment Summary is the first data segment of Account Approval stage.


1. Click **Acquire & Edit** in the **Free Tasks** screen for the application for which Account Approval stage has to be acted upon.
→ The **Assessment Summary** screen is displayed.

Figure 133: Assessment Summary

Field	Description
Requested Amount	Specify the requested loan amount.
Tenure	Displays the loan tenure.
Base Rate	Displays the interest rate without including margin / variance.
Margin	Displays the approved margin. This field displays if the Rate Type is selected as Floating .
Variance	Displays the approved variance. This field displays if the Rate Type is selected as Fixed .

2. Specify the details in the relevant data fields. For more information on fields, refer to the field description table below.

Table 46: Assessment Summary – Field Description

Field	Description
Requested Amount	Specify the requested loan amount.
Tenure	Displays the loan tenure.
Base Rate	Displays the interest rate without including margin / variance.
	Displays the rate type.
Margin	Displays the approved margin. This field displays if the Rate Type is selected as Floating .
Variance	Displays the approved variance. This field displays if the Rate Type is selected as Fixed .

Field	Description
Total Weightage Score	Displays the total weightage score.
Approved Amount	Displays the approved loan amount.
Proposed Margin	Displays the proposed margin from Decision Service. This field displays if the Rate Type is selected as Floating .
Proposed Variance	Displays the proposed variance from Decision Service. This field displays if the Rate Type is selected as Fixed .
Effective Rate	Displays the effective rate of interest.
System Recommendation	Displays the system recommendations.
Grade	Displays the grade of the applicant.
Manual Decision	Displays the manual decision.
Request Clarification	Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer. For more information on Request Clarification , refer to the section Request Clarification .
Back	Click Back to navigate to the previous data segment within a stage.

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

4.10.2 Offer Issue

Offer Issue is the next data segment of Offer Issue stage.

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

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

Figure 134: Offer Issue

Offer Issue screen enables the approver to capture the Offer Issue date. The other data elements available in the screen are prepopulated and not editable. For more information on fields, refer to the field description table below.

Table 47: Offer Issue Details – Field Description

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

Field	Description
Principal	Displays the principal amount.
Interest	Displays the interest amount.
Charges	Displays the charge amount.
Offer Issue Date	Select the offer issue date.
Generate Offer	<p>Select the checkbox to indicate if offer letter to the borrower with all the term and conditions which the borrower or applicant may accept or reject is to be sent. Also, the generate offer can be done with repayment schedule or without repayment schedule.</p> <p>Available options are:</p> <ul style="list-style-type: none"> • With Schedule • Without Schedule <p>A PDF file will be generated with the offer content. The system will generate the repayment schedule, if not generated earlier. Default template for offer issue is used in this reference workflow.</p>
Request Clarification	<p>Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on Request Clarification, refer to the section Request Clarification.</p>
Back	<p>Click Back to navigate to the previous data segment within a stage.</p> <p>Since this is the first screen on the workflow, Back will be disabled.</p>

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

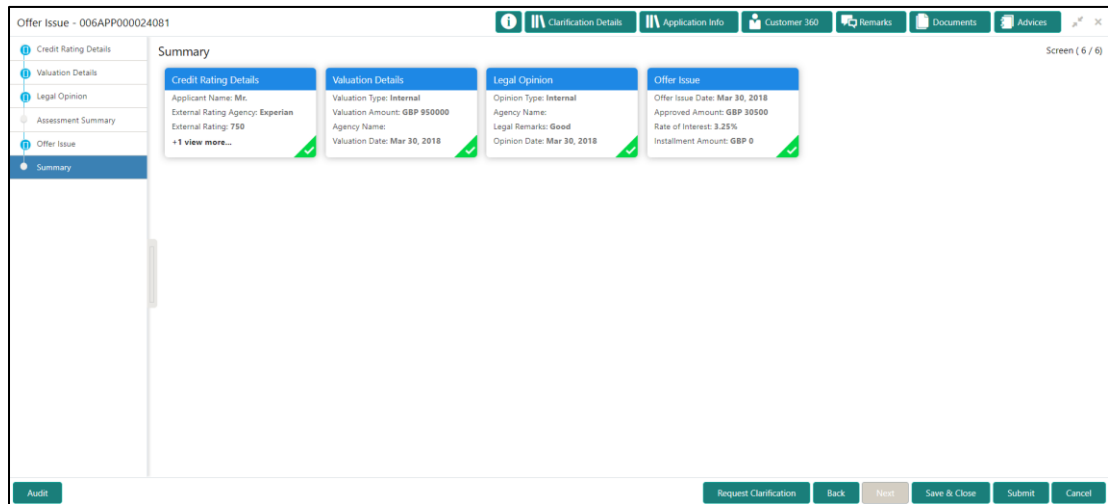
4.10.3 Summary

The system will display the summary of each of the data segments in as many tiles as the number of data segments in the given stage.

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

→ The **Summary** screen is displayed.

Figure 135: 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 48: Summary Offer Issue– Field Description

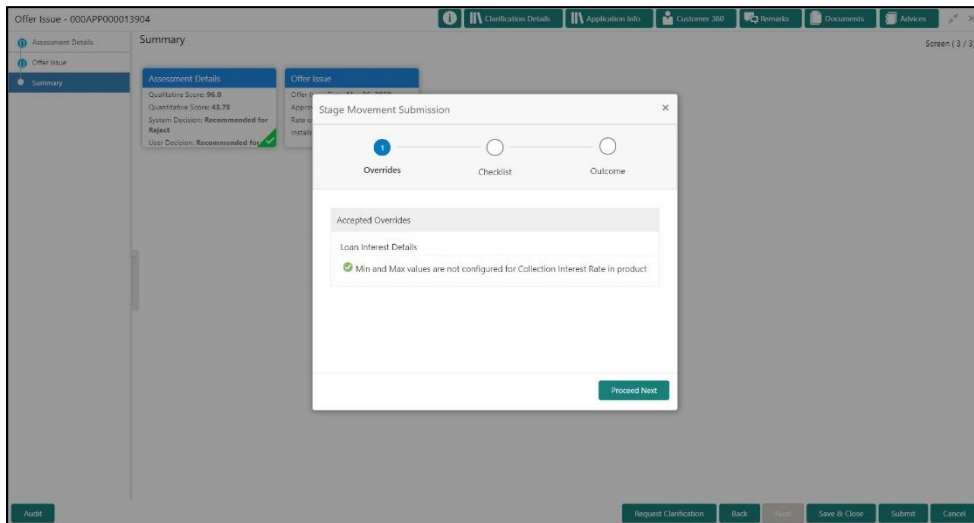
Data Segment	Description
Credit Rating Details	Displays the credit rating details.
Valuation of Asset	Displays the valuation of asset details.
Legal Opinion Details	Displays the legal opinion details.
Assessment Summary	Displays the assessment summary.
Offer Issue Details	Displays the offer issue details.

Data Segment	Description
Request Clarification	<p>Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on Request Clarification, refer to the section Request Clarification.</p>
Back	Click Back to navigate to the previous data segment within a stage.
Next	<p>Click Next to navigate to the next data segment, after successfully capturing the data.</p> <p>NOTE: The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action.</p> <p>User will not be able to proceed to the next data segment, without capturing the mandatory data.</p> <p>Next is deactivated in the Summary screen as the capture of data across all the data segments in this stage are completed.</p>
Save & Close	Click Save & Close to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.
Submit	Click Submit to submit the application. The system triggers the business validation to ensure the application is entitled for submission to the next stage.
Cancel	Click Cancel to terminate the application and the status of the application. Such applications cannot be revived later by the user.

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

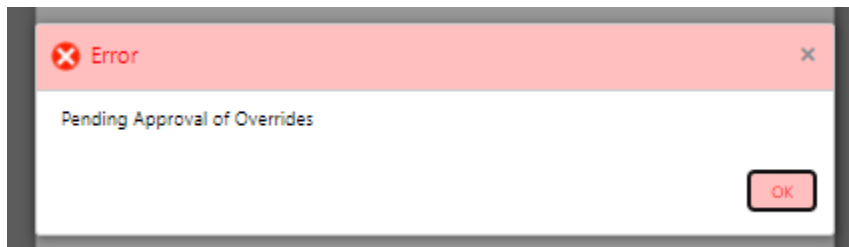
→ The **Overrides** screen is displayed.

Figure 136: Overrides



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

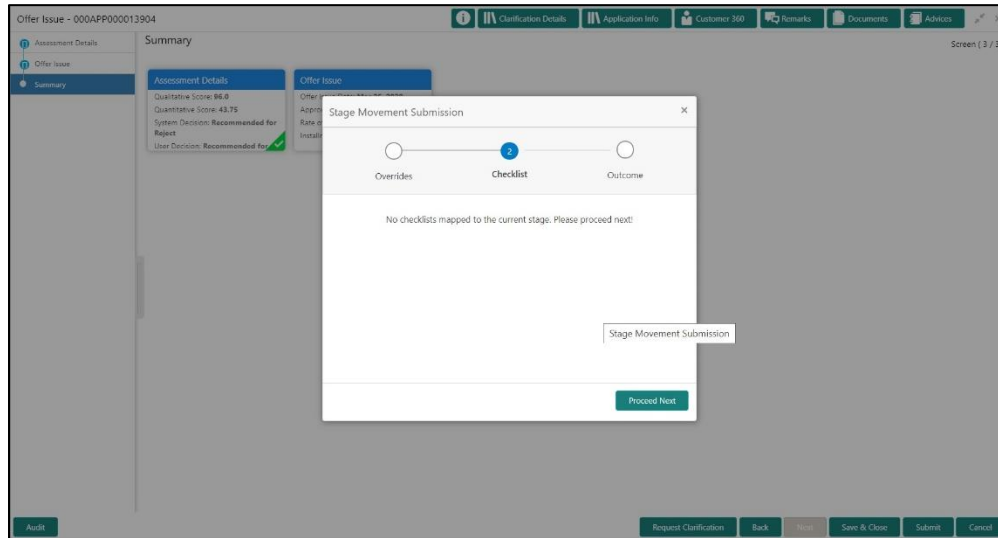
Figure 137: Error Message



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

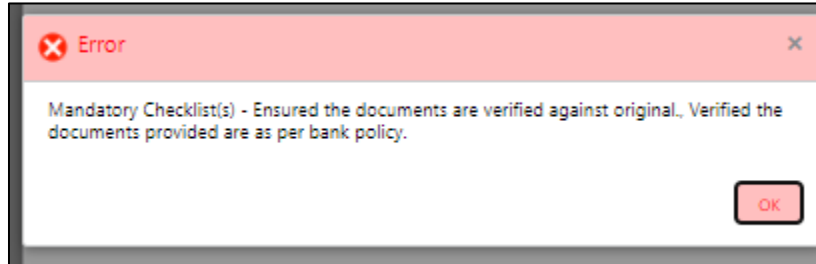
→ The **Checklist** screen is displayed.

Figure 138: Checklist



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

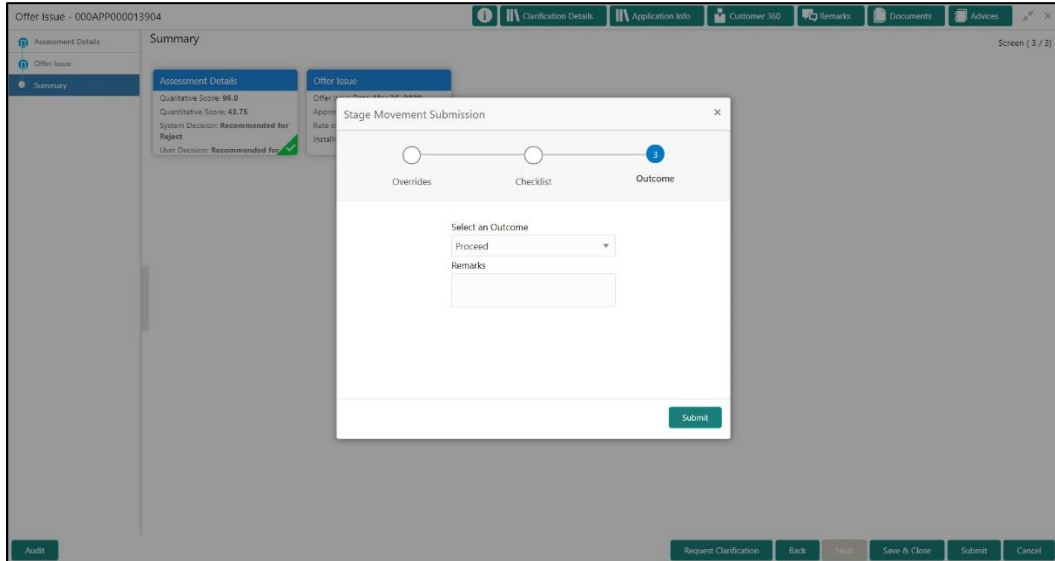
Figure 139: Error Message



4. Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

Figure 140: Outcome

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

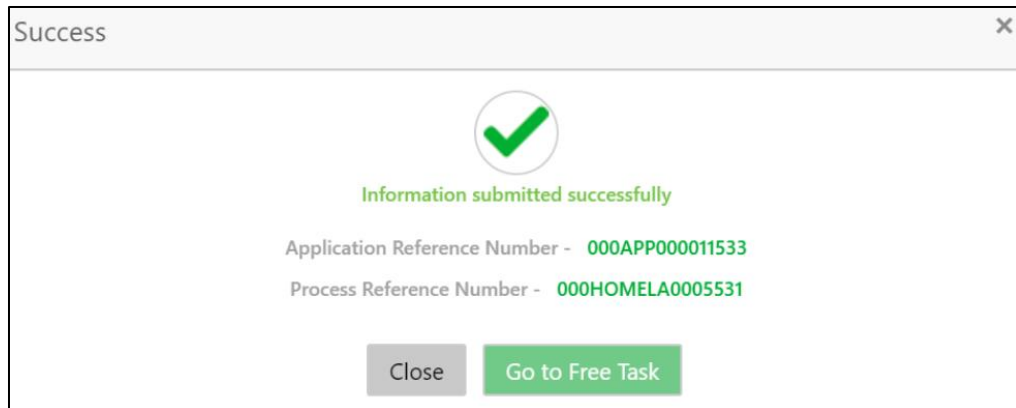
- Proceed
- Return to Application Entry stage
- Return to Application Enrich stage
- Return to Underwrite stage
- Return to Assessment stage
- Reject by Bank

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

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

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

→ The **Confirmation** screen is displayed.

Figure 141: Confirmation

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

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

Figure 142: Free Tasks

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branches	Customer Number	Amount
Acquire & E		Loans Retail Process Ma...	000HOMELV10000236	000APP000002950	Offer Accept/Reject	19-03-22	000		

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

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

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

4.11 Offer Accept / Reject Stage

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

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

- [4.5.2 Assessment Details](#) – View only as available in Assessment stage
- [4.10.2 Offer Issue](#) - View only as available in Offer Issue stage
- [4.11.1 Offer Accept / Reject](#)
- [4.11.2 Summary](#)

4.11.1 Offer Accept / Reject

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

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

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

Figure 143: Offer Accept / Reject

Field	Value
Applicant Name	
Approved Loan Amount	GBP 100,000.00
Loan Tenure	3 Years 0 Months 0 Days
Rate Of Interest	4.05%
Instalment Type	EMI
Instalment Frequency	Monthly
Instalment Amount	GBP 3,062.95
Principal	GBP 100,000.00
Interest	GBP 10,265.99
Charges	GBP 1.00
Offer Issue Date	2018-03-30
Offer Expiry Date	2018-04-30

2. Specify the details in the relevant data fields. For more information on fields, refer to the field description table below.

Table 49: Offer Accept/Reject – Field Description

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

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

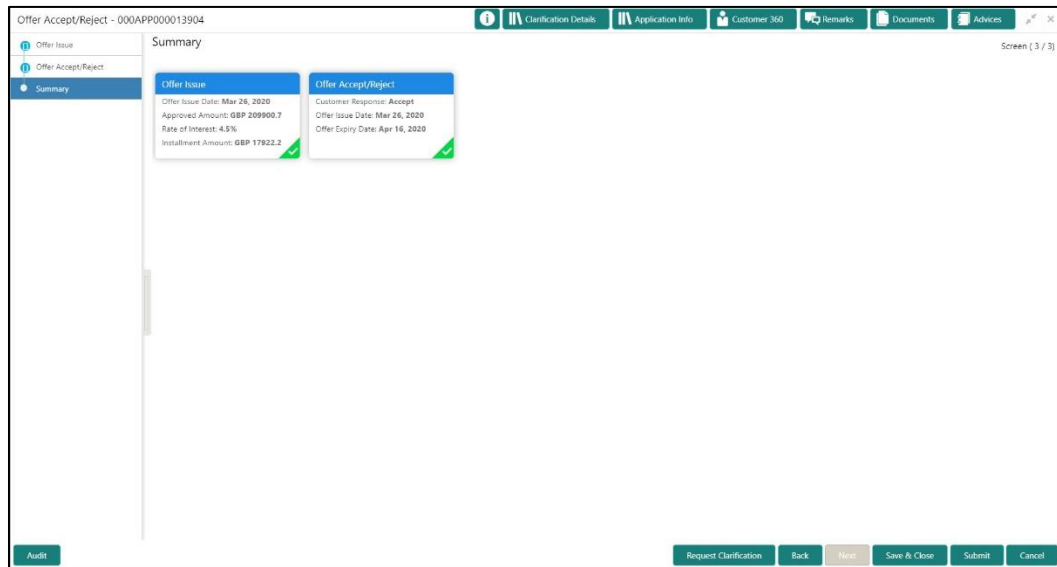
4.11.2 Summary

The system will display the summary of each of the data segments in as many tiles as the number of data segments in the given stage.

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

→ The **Summary** screen is displayed.

Figure 144: 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 50: Summary Offer Accept/Reject – Field Description

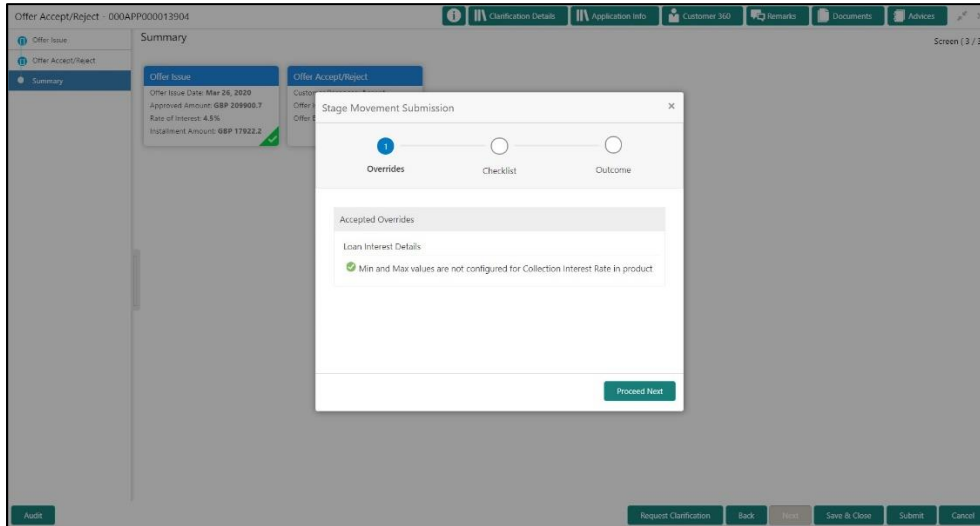
Data Segment	Description
Assessment Details	Displays the assessment details.
Offer Issue Details	Displays the offer issue details.
Offer Accept / Reject Details	Displays the offer accept / reject details.

Data Segment	Description
Request Clarification	<p>Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on Request Clarification, refer to the section Request Clarification.</p>
Back	<p>Click Back to navigate to the previous data segment within a stage.</p>
Next	<p>Click Next to navigate to the next data segment, after successfully capturing the data.</p> <p>NOTE: The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action.</p> <p>User will not be able to proceed to the next data segment, without capturing the mandatory data.</p> <p>Next is deactivated in the Summary screen as the capture of data across all the data segments in this stage are completed.</p>
Save & Close	<p>Click Save & Close to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.</p>
Submit	<p>Click Submit to submit the application. The system triggers the business validation to ensure the application is entitled for submission to the next stage.</p>
Cancel	<p>Click Cancel to terminate the application and the status of the application. Such applications cannot be revived later by the user.</p>

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

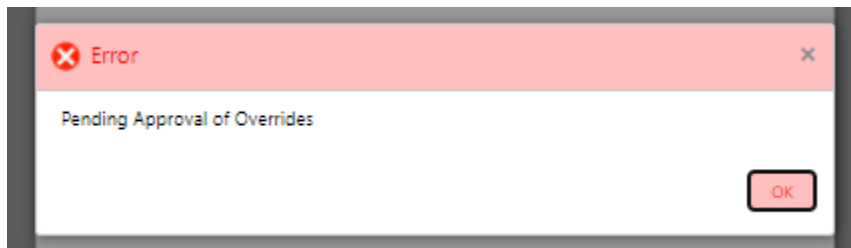
→ The **Overrides** screen is displayed.

Figure 145: Overrides



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

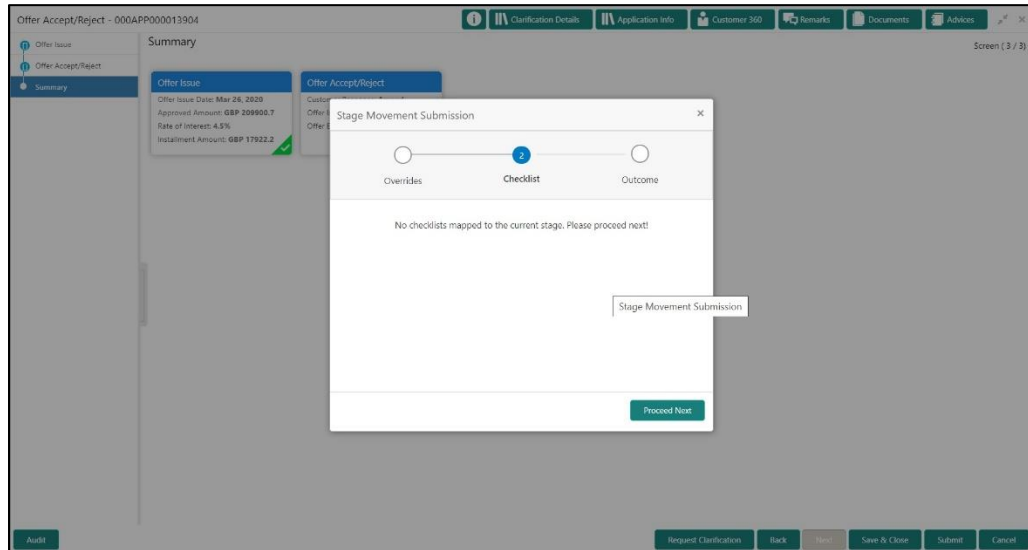
Figure 146: Error Message



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

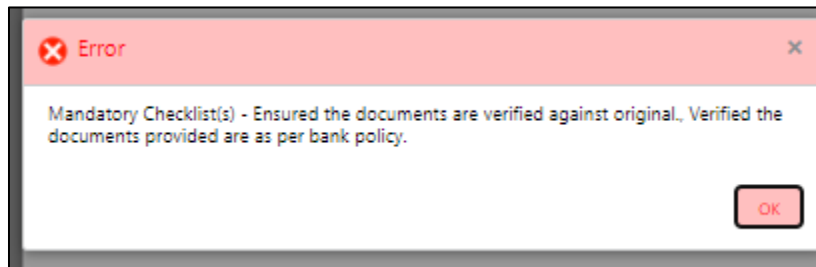
→ The **Checklist** screen is displayed.

Figure 147: Checklist



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

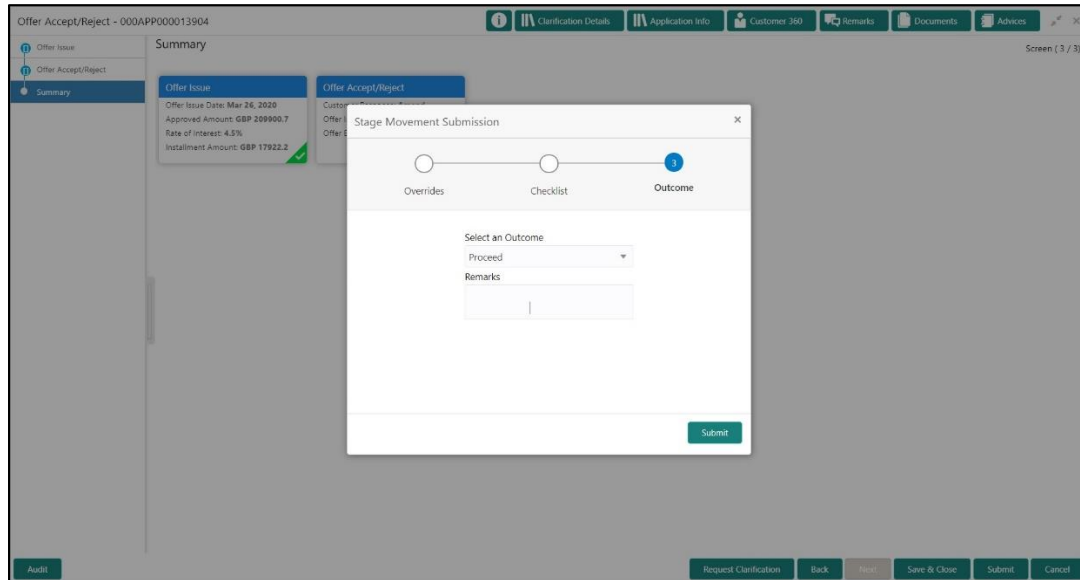
Figure 148: Error Message



4. Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

Figure 149: Outcome

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

- Proceed
- Return to Application Entry stage
- Return to Application Enrich stage
- Return to Underwrite stage
- Return to Assessment stage
- Reject by Bank

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

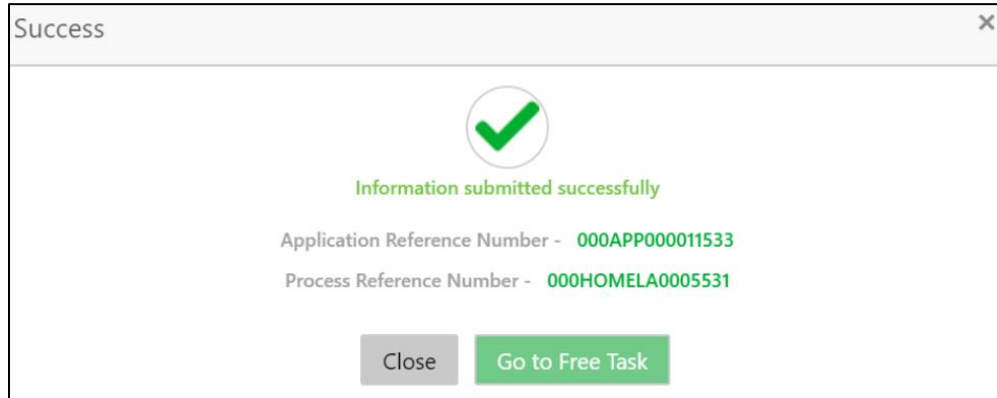
If the **Customer Response** is selected as **Accept** in Offer Accept/Reject screen, then submit of this stage, will move the application into the **Account Approval** stage.

If the **Customer Response** is selected as **Reject** in Offer Accept/Reject screen, then submit of this stage, will terminate the application.

If the **Customer Response** is selected as **Amend** in Offer Accept/Reject screen, then submit of this stage, will move the application into the **Post Offer Amendment** stage.

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

7. Enter the remarks in **Remarks**.
8. Click **Submit**.
→ The **Confirmation** screen is displayed.

Figure 150: Confirmation

9. Click **Go to Free Task**.
→ The **Free Tasks** screen is displayed.

Figure 151: Free Tasks

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

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

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

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

Figure 152: Backoffice Errors

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

This stage will have the following outcomes:

- Retry
- Return

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

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

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

4.12 Post Offer Amendment Stage

Post Offer Amendment stage

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

- [4.10.2 Offer Issue](#) – View Only as available in Offer Issue stage
- [4.12.1 Post Offer Amendment](#)
- [4.12.2 Loan Disbursement Details](#)
- [4.12.3 Loan Repayment Details](#)
- [4.12.4 Summary](#)

4.12.1 Post Offer Amendment

Post Offer Amendment is the first data segment of Post Offer Amendment stage. The user can acquire the application from Free Tasks list.

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

Prerequisite

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

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

Figure 153: Post Offer Amendment

The screenshot shows the 'Post Offer Amendment' screen with the following data fields:

Field Name	Value
Applicant Name	[Redacted]
Offer Issue Date	26 Mar 2020
Offer Expiry Date	16 Apr 2020
Offer Amend Date	26 Mar 2020
Approved Loan Amount	£209,900.70
Loan Tenure	1 Years
Installment Type	EMI
Rate Of Interest	4.5
Margin	0
Effective Rate	4.50

2. Specify the details in the relevant data fields. For more information on fields, refer to the field description table below.

Table 51: Post Offer Amendment - Field Description

Field	Description
Applicant Name	Displays the applicant's name.
Offer Issue Date	Displays the date of offer issued.
Offer Expiry Date	Displays the date based on the expiry period configuration done at the Business Product level which is used for this Loan Account.
Offer Amend Date	Select the offer amend date.
Approved Loan Amount	Specify the amended approved loan amount.
Loan Tenure	Specify the amended loan tenure.
Installment Type	Displays the installment type.
Rate of Interest	Displays the rate of interest.
Margin	Specify the amended margin. This field displays if the Rate Type is selected as Floating Interest .
Variance	Specify the amended variance. This field displays if the Rate Type is selected as Fixed Interest .
Effective Rate	Displays the amended effective rate. Effective Rate = Rate of Interest + Margin.
Request Clarification	Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer. For more information on Request Clarification , refer to the section Request Clarification .

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

4.12.2 Loan Disbursement Details

Loan Disbursement Details is the next data segment of Post Offer Amendment stage.

1. Click **Next** in **Post Offer Amendment** screen to proceed with the next data segment, after successfully capturing the data.
 - The **Loan Disbursement Details** screen is displayed.

Prerequisite

Only if **Account Type** is selected as **Own Internal Account** in Loan Disbursement Details data segment.

→ The **Loan Disbursement Details – Own Internal Account** screen is displayed.

Figure 154: Loan Disbursement Details – Own Internal Account

Post Offer Amendment - 006APP00034379

Loan Disbursement Details

Requested Loan Amount: 144,990.00 | Loan Amount: 32,500.00 | Multiple:

Settlement Required: Frequency Based

Disbursement Frequency: User Defined | Number Of Disbursement: 2 | First Disbursement Date: Mar 30, 2018

Stage	Date	Amount Of Disbursement	Total Disbursement

Disbursement Mode: Own Internal Account | Customer Account: | Branch Code:

Audit | Request Certification | Back | Next | Save & Close | Cancel

Prerequisite

Only if **Account Type** is selected as **Other Internal Account** in Loan Disbursement Details data segment.

→ The **Loan Disbursement Details – Other Internal Account** screen is displayed.

Figure 155: Loan Disbursement Details – Other Internal Account

Prerequisite

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

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

Figure 156: Loan Disbursement Details – External Account

Prerequisite

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

→ The **Loan Disbursement Details – GL Account** screen is displayed.

Figure 157: Loan Disbursement Details – GL Account

The screenshot displays the 'Loan Disbursement Details' screen for a 'GL Account'. The interface includes a navigation menu on the left with options like 'Assessment Summary', 'Post Offer Amendment', 'Loan Disbursement Details', 'Loan Repayment Details', and 'Summary'. The main area contains several sections: 'Settlement Required' with a toggle switch; 'Requested Loan Amount' (144,990.00) and 'Loan Amount' (32,500.00) fields; 'Frequency Based' with a toggle switch; 'Disbursement Frequency' (User Defined), 'Number of Disbursement' (2), and 'First Disbursement Date' (Mar 30, 2018); a 'Disbursement Schedule' table with columns for Stage, Date, Amount of Disbursement, and Total Disbursement; 'Disbursement Mode' (GL Account); and 'GL Account Details' (GL Account Number: 261300003, GL Account Description: Credit Settlement Account). At the bottom, there are buttons for 'Request Clarification', 'Back', 'Next', 'Save & Close', and 'Cancel'.

2. Specify the details in the relevant data fields. For more information on fields, refer to the field description table below.

Table 52: Loan Disbursement Details – Field Description

Field	Description
Settlement Required	Select the toggle to indicate if the settlement required or not. By default, this toggle is ON . The user can turn OFF the toggle to move forward without entering the disbursement related details.
Requested Loan Amount	Displays the requested loan amount defaulted from the Product Details Data Segment.
Loan Amount	Displays the loan amount defaulted. <ul style="list-style-type: none"> • This field displays the loan amount defaulted from the Product Details Data Segment in Application Enrichment stage. • This field displays the approved loan amount from the Decision service in Account Parameter Setup stage.

Field	Description
First Disbursement Date*	Select the first disbursement date.
The below fields displays only if the Settlement Required toggle is ON .	
Multiple	Select the toggle to indicate if the multiple disbursement is required.
Frequency Based	Select the toggle to enable the frequency-based loan disbursement. This field displays if the Multiple disbursement toggle is ON .
Disbursement Frequency	Select the frequency based on which the disbursement dates are updated. Available options are: <ul style="list-style-type: none"> • Monthly • Weekly • Fortnightly • Quarterly • Half Yearly • Yearly • This field is read-only and defaulted to User Defined if the Frequency Based toggle in OFF.
Number of Disbursement*	Select the number of disbursements.
<p>Disbursement Schedule</p> <p>The below fields in Table grid displays only if the Multiple disbursement toggle is ON.</p> <ul style="list-style-type: none"> • Stage • Date • Amount Of Disbursement • Total Disbursement 	

Field	Description
Stage	Specify the stage name when the specified amount must be disbursed.
Date	Select the date when the specified amount must be disbursed. This field is in read-only if the Frequency Based toggle is ON .
Amount Of Disbursement	Specify the amount disbursed on the schedule.
Total Disbursement*	Displays the total disbursement.
Disbursement Mode*	<p>Select the disbursement mode from the drop-down list. Available options are:</p> <ul style="list-style-type: none"> • Own Internal Account • Other Internal Account • External Account • GL Account <p>If Disbursement Mode is selected as Own Internal Account, then the system displays the following additional fields:</p> <ul style="list-style-type: none"> • Customer Account • Branch Code <p>If Disbursement Mode is selected as Other Internal Account, then the system displays the following additional fields:</p> <ul style="list-style-type: none"> • Customer Account • Account Name • Branch Code <p>If Disbursement Mode is selected as External Account, then the system displays the following additional fields:</p> <ul style="list-style-type: none"> • BIC Code • Bank • Branch • External Account Number • Beneficiary Name

Field	Description
	<p>If Disbursement Mode is selected as GL Account, then the system displays the following additional fields:</p> <ul style="list-style-type: none"> • GL Account Number • GL Account Description
Customer Account*	<p>Search and select the customer account number.</p> <p>This field appears if the Disbursement Mode is selected as Own Internal Account and Other Internal Account.</p> <p>Note: The disbursement account currency can be different than that of the loan account currency.</p>
Account Name	<p>Displays the account name based on the account selected.</p> <p>This field appears if the Disbursement Mode is selected as Other Internal Account.</p>
Branch Code*	<p>Displays the branch code associated with customer account number.</p> <p>This field appears if the Disbursement Mode is selected as Own Internal Account and Other Internal Account.</p>
BIC Code*	<p>Specify the BIC Code.</p> <p>This field appears if the Disbursement Mode is selected as External Account.</p>
Bank	<p>Displays the bank name based on the selected BIC code.</p> <p>This field appears if the Disbursement Mode is selected as External Account.</p>
Branch	<p>Displays the branch name based on the selected BIC code.</p> <p>This field appears if the Disbursement Mode is selected as External Account.</p>

Field	Description
External Account Number*	Specify the external account number. This field appears if the Disbursement Mode is selected as External Account .
Beneficiary Name*	Specify the beneficiary name. This field appears if the Disbursement Mode is selected as External Account .
GL Account Number*	Displays the GL account number. The system defaults the GL Account configured for the product. This field appears if the Disbursement Mode is selected as GL Account .
GL Account Description*	Displays the GL account description. This field appears if the Disbursement Mode is selected as GL Account .
Request Clarification	Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer. For more information on Request Clarification , refer to the section Request Clarification .
Back	Click Back to navigate to the previous data segment within a stage.

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

3. Click **Search** icon in **Customer Account** field to select the customer account.

This field appears if the **Disbursement Mode** is selected as **Own Internal Account** and **Other Internal Account**.

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

Figure 158: Customer Account

4. Specify the details in the relevant data fields. For more information on fields, refer to the field description table below.

Table 53: Customer Account – Field Description

Field	Description
Customer ID	Specify the Customer ID.
Customer Account	Specify the Customer Account.
Click Fetch to fetch the customer account details.	
Customer ID	Displays the customer ID.
Name	Displays the customer name.
Branch Code	Displays the branch code.
Customer Account	Displays the customer account number.
Currency	Displays the currency of the customer account.

4.12.3 Loan Repayment Details

Loan Repayment Details will enable the user to capture the repayment details.

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

Prerequisite

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

→ The **Loan Repayment Details – Own Internal Account** screen is displayed.

Figure 159: Loan Repayment Details – Own Internal Account

The screenshot displays the 'Loan Repayment Details' screen for an 'Own Internal Account'. The interface includes a navigation menu on the left with options like 'Assessment Summary', 'Post Offer Amendment', 'Loan Disbursement Details', and 'Loan Repayment Details'. The main area contains several input fields: 'Type Of Repayment' set to 'EMI', 'Repayment Frequency' set to 'Monthly', 'First Repayment Date' as 'Apr 30, 2018', and 'Loan Tenure' as '3 Years 0 Months 0 Days'. Below these are 'Maturity Date' (Mar 30, 2021), 'Repayment Mode' (Own Internal Account), and 'Moratorium Period (In Months)' (12). A 'Show Repayment Schedule' link is present. The 'Internal Account Transfer' section includes 'Customer Account' and 'Branch Code' fields. At the bottom, there are buttons for 'Request Clarification', 'Back', 'Next', 'Save & Close', and 'Cancel'.

Prerequisite

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

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

Figure 160: Loan Repayment Details – External Account

The screenshot displays the 'Loan Repayment Details' screen for an 'External Account'. The interface is similar to Figure 159 but with 'Repayment Mode' set to 'External Account'. The 'External Account Transfer' section includes 'BIC Code', 'Bank Code', 'Bank Name', 'Branch Code', 'Branch Name', 'External Account Number', and 'Payee's Name' fields. At the bottom, there are buttons for 'Request Clarification', 'Back', 'Next', 'Save & Close', and 'Cancel'.

Prerequisite

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

→ The **Loan Repayment Details – Capture Later** screen is displayed.

Figure 161: Loan Repayment Details – Capture Later

- Specify the details in the relevant data fields. For more information on fields, refer to the field description table below.

Table 54: Loan Repayment Details – Field Description

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

Field	Description
First Repayment Date*	Displays the first repayment date defaulted from the Loan Details screen of Application Entry stage.
Loan Tenure*	The system calculated based on First Repayment Date and Loan Tenure .
Maturity Date*	The system calculated based on First Repayment Date and Loan Tenure .
Repayment Mode*	<p>User can select repayment mode from the drop-down list.</p> <p>Available options are:</p> <ul style="list-style-type: none"> • Own Internal Account - If the mode selected as Internal Account, then the system will enable fields for Customer Account and Branch. By default, the system will populate the internal account selected in Disbursement data segment, however if user wishes to have a different account, he/she can select another customer account of the CIF and account branch will be displayed in the branch field. • External Account - If the mode selected is external account, the system will create a 'Periodic Instruction Maintenance', at host as a part of Loan Account opening process. • Capture Later – If the mode selected is Capture Later, the system will allow to proceed with the loan origination flow without capturing the repayment details. <ul style="list-style-type: none"> • NOTE: The system defaults to the GL account in the absence of the repayment account.
Moratorium Period (in months)*	<p>Specify the moratorium period.</p> <p>It will be enabled when Moratorium is selected in Business Product.</p>
Customer Account*	<p>Search and select the customer account number.</p> <p>This field is displayed if Repayment Mode is selected as Own Internal Account.</p>

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

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

4.12.3.1 Repayment Schedule

Repayment Details will be pushed into the Host – APIs are provided – to ensure the seamless workflow in the lifecycle of the loan account at the Host.

1. Click **Show Repayment Schedule**.

Prerequisite

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

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

Figure 162: Repayment Schedule

S.No.	Date	Installment	Principal	Interest	O/S Balance
1	Apr 30, 2019				
2	May 30, 2019				
3	Jun 30, 2019				
4	Jul 30, 2019				
5	Aug 30, 2019				
6	Sep 30, 2019				
7	Oct 30, 2019				
8	Nov 30, 2019				
9	Dec 30, 2019				
10	Jan 30, 2020				
11	Feb 29, 2020				
12	Mar 30, 2020				
13	Apr 30, 2020				
14	May 30, 2020				

Prerequisite

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

→ The **Repayment Schedule - Moratorium Period** screen is displayed.

Figure 163: Repayment Schedule - Moratorium Period

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

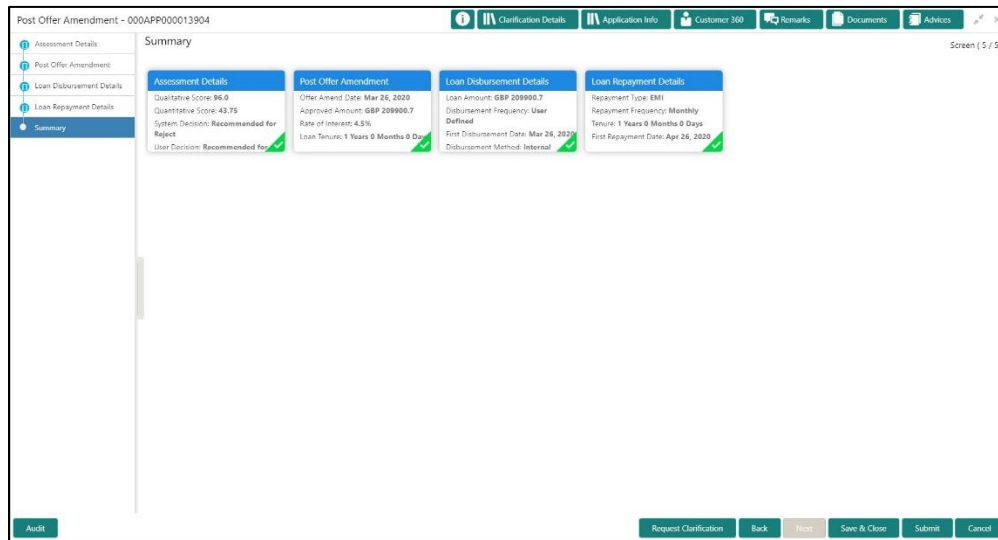
4.12.4 Summary

The system will display the summary of each of the data segments in as many tiles as the number of data segments in the given stage.

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

→ The **Summary** screen is displayed.

Figure 164: 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 55: Summary Post Offer Amendment – Field Description

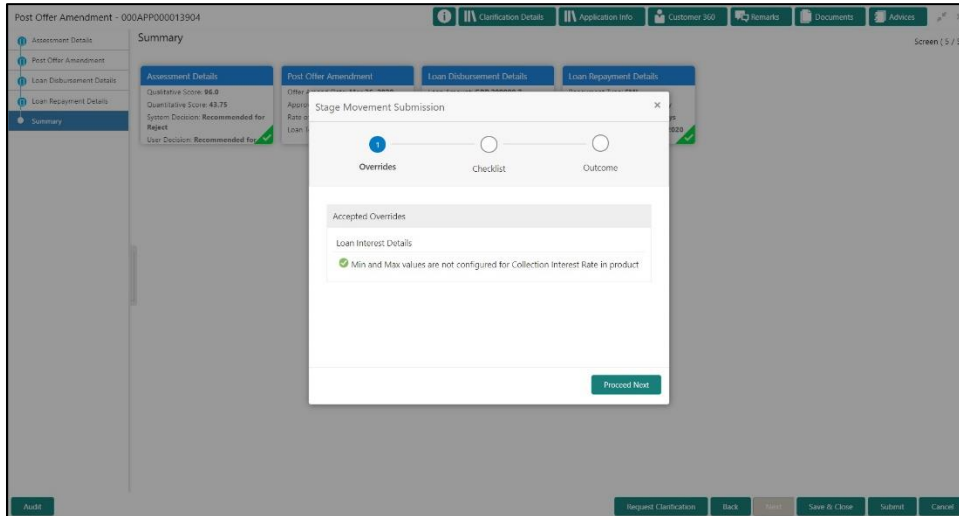
Data Segment	Description
Assessment Details	Displays the assessment details.
Post Offer Amendment Details	Displays the post offer amendment details.
Loan Disbursement Details	Displays the loan disbursement details.

Data Segment	Description
Loan Repayment Details	Displays the loan repayment details.
Request Clarification	<p>Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on Request Clarification, refer to the section Request Clarification.</p>
Back	Click Back to navigate to the previous data segment within a stage.
Next	<p>Click Next to navigate to the next data segment, after successfully capturing the data.</p> <p>NOTE: The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action.</p> <p>User will not be able to proceed to the next data segment, without capturing the mandatory data.</p> <p>Next is deactivated in the Summary screen as the capture of data across all the data segments in this stage are completed.</p>
Save & Close	Click Save & Close to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.
Submit	Click Submit to submit the application. The system triggers the business validation to ensure the application is entitled for submission to the next stage.
Cancel	Click Cancel to terminate the application and the status of the application. Such applications cannot be revived later by the user.

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

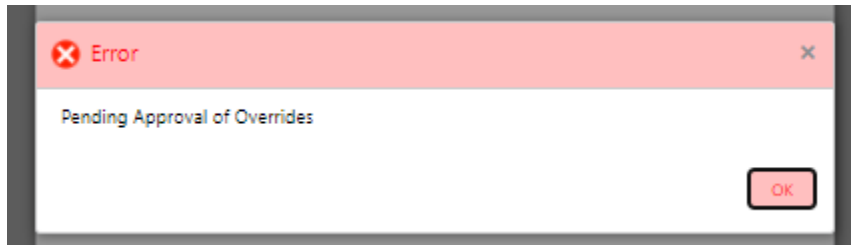
→ The **Overrides** screen is displayed.

Figure 165: Overrides



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

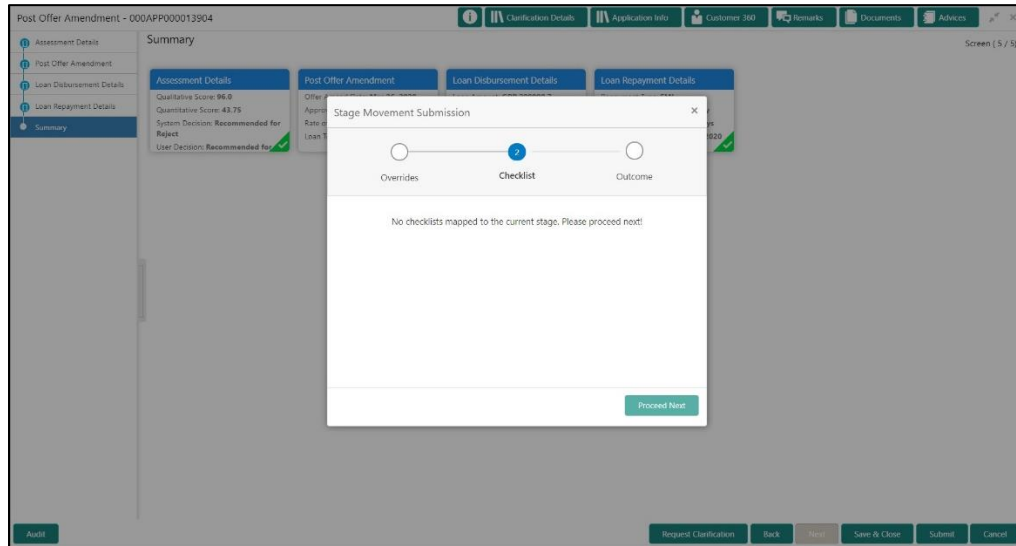
Figure 166: Error Message



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

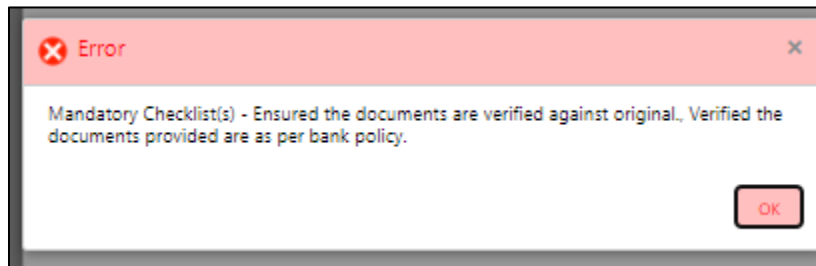
→ The **Checklist** screen is displayed.

Figure 167: Checklist



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

Figure 168: Error Message



4. Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

Figure 169: Outcome

5. Select **Proceed** outcome from the drop-down list. Available options are:
 - Proceed
 - Reject By Bank
6. Select **Proceed** outcome from the drop-down list. It will logically complete the **Post Offer Amend** stage for the Loan Application. The Workflow Orchestrator will automatically move this application to the next processing stage, **Loan Assessment** stage.

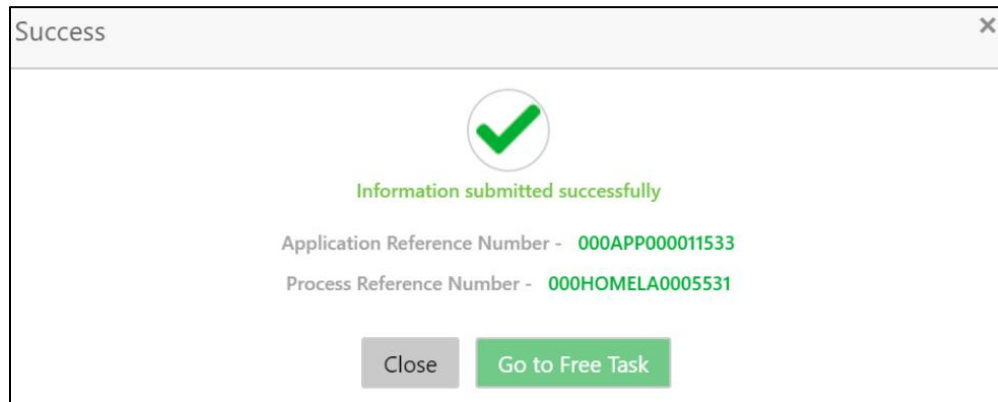
The stage movement is driven by the business configuration for a given combination of **Process Code**, **Life Cycle** and **Business Product Code**.

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

8. Click **Submit**.

→ The **Confirmation** screen is displayed.

Figure 170: Confirmation



4.13 Account Approval Stage

The Account Approval stage has the following reference data segments:

- [4.2.3 Customer Information](#) - View Only as available in Application Entry stage
- [4.2.4 Mandate Details](#) - View Only as available in Application Entry stage
- [4.2.5 Financial Details](#) - View Only as available in Application Entry stage
- [4.2.6 Collateral Details](#) - View Only as available in Application Entry stage
- [4.2.7 Guarantor Details](#) - View Only as available in Application Entry stage
- [4.4.1 Credit Rating Details](#) - View Only as available in Loan Underwriting stage
- [4.4.2 Valuation Details](#) - View Only as available in Loan Underwriting stage
- [4.4.3 Legal Opinion](#) - View Only as available in Loan Underwriting stage
- [4.5.2 Assessment Details](#) (For Auto Approved applications) – View Only as available in Loan Assessment stage
- [4.7.1 Manual Decision](#) (For Manual Decision applications) - View Only as available in Manual Credit Decision stage
- [4.10.1 Assessment Summary](#) - View Only as available in Offer Issue stage
- [4.11.1 Offer Accept / Reject](#) - View Only as available in Offer Accept/Reject stage
- [4.13.1 Collateral Perfection Details](#)
- [4.13.2 Loan Summary Details](#)
- [4.13.3 Summary](#)

4.13.1 Collateral Perfection Details

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

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

If the **Customer Type** is selected as **Individuals**,

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

Figure 171: Collateral Perfection Details - Individuals

If the **Customer Type** is selected as **Small and Medium Business**,

→ The **Collateral Perfection Details - Small and Medium Business** screen is displayed.

Figure 172: Collateral Perfection Details - Small and Medium Business

2. Specify the details in the relevant data fields. For more information on fields, refer to the field description table below.

Table 56: Collateral Perfection Details – Field Description

Field	Description
Applicant Name	Displays the applicant name. The field appears only if the Customer Type is selected as Individuals .
Name of Business	Displays the name of the business. The field appears only if the Customer Type is selected as Small and Medium Business (SMB) .
Date of Birth	Displays the applicant's date of birth. The field appears only if the Customer Type is selected as Individuals .
Date of Incorporation	Displays the date of incorporation for the business. The field appears only if the Customer Type is selected as Small and Medium Business (SMB) .
E-mail	Displays the e-mail id of the applicant.
Mobile	Displays the mobile number of the applicant.
Collateral ID	Displays the Collateral ID.
Collateral Description	Displays the description of the collateral.
Liability ID	Displays the Liability ID
Liability Description	Displays the Liability description.
Registration Authority*	Specify the name of the registration authority.
Registration Request Date*	Select the date when the registration is requested.
Registration Date*	Select the date when the registration is completed.

Field	Description
Confirmation Date*	Select the date when the registration is confirmed.
Registration Status*	Specify the status of registration.
Registration Reference Number*	Specify the registration reference number.
Request Clarification	<p>Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on Request Clarification, refer to the section Request Clarification.</p>
Back	Click Back to navigate to the previous data segment within a stage.
Next	<p>Click Next to navigate to the next data segment, after successfully capturing the data.</p> <p>NOTE: The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action.</p> <p>User will not be able to proceed to the next data segment, without capturing the mandatory data.</p>
Save & Close	Click Save & Close to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.
Cancel	Click Cancel to terminate the application and the status of the application. Such applications cannot be revived later by the user.

NOTE: All the fields will be fetched from Oracle Banking Credit Facilities Process Management in read only mode if integrated with Oracle Banking Credit Facilities Process Management.

4.13.2 Loan Summary Details

Loan Summary Details is the next data segment of Account Approval stage.

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

Prerequisite

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

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

Figure 173: Loan Summary Details

Account Approval - 000APP000008200

Loan Summary Details

Applicant Name

Account Type: Personal Loan | Account Branch: 000 | Product Code: PRLN02 | Product Name: Supervisor Personal Loan

Host Product Code: RPPL | Host Product Description: Retail Process Personal Loan

Application Details

Loan Amount: £14,990.00 | Loan Tenure: 2 Years 0 Months 0 Days | Interest Rate: 2.9

Repayment Method: EMI | Repayment Frequency: Quarterly | Repayment Schedule View

Application Life Cycle Details

Application Date: Mar 27, 2021 | Assessment Approval Method | Offer Approved Date: Mar 27, 2021

Offer Accepted Date: Mar 27, 2021

Approval Details

Approver Id	Stage	Date
SYSTEM	RPM_RLNIORG_SUPAPPRVL	2021-03-27

User Recommendation | User Action

Audit | Request Clarification | Back | Next | Save & Close | Cancel

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

Table 57: Loan Summary Details – Field Description

Field	Description
Applicant Name	Displays the applicant name.
Account Type	Displays the account type.
Account Branch	Displays the account branch name.
Product Code	Displays the product code selected for this loan account.
Product Name	Displays the product name selected or this loan account.
Host Product Code	Displays the host product code mapped to the business product for this loan account.
Host Product Description	Displays the host product name mapped to the business product for this loan account.
Application Details	Displays the applicant details.
Loan Amount	Displays the final loan approved amount.
Loan Tenure	Displays the final loan tenure for the approved amount.
Interest Rate	Displays the rate of interest for the approved loan amount.
Repayment Method	Displays the repayment method.
Repayment Frequency	Displays the frequency of repayment.
Repayment Schedule View	Select it to indicate if user needs to view the repayment schedule.
Application Life Cycle Details	Displays the application life cycle details.
Application Date	Displays the application date.

Field	Description
Assessment Approval Method	Displays the assessment approval method.
Offer Approved Date	Displays the offer approved date.
Offer Accepted Date	Displays the offer accepted date.
Approval Details	Displays the approval details.
Approver ID	Displays the approver ID.
Stage	Displays the stage.
Date	Displays the date.
Offer Issue Date	Displays offer issue date.
User Recommendation	Specify the User recommendation. Available options are: <ul style="list-style-type: none"> • Recommended for Approval • Recommended for Reject
User Action	Displays the user action based on user recommendation.
Request Clarification	Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer. For more information on Request Clarification , refer to the section Request Clarification .
Back	Click Back to navigate to the previous data segment within a stage.

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

4.13.3 Summary

The system will display the summary of each of the data segments in as many tiles as the number of data segments in the given stage.

1. Click **Next** in **Loan Summary Details** screen to proceed with the next data segment, after successfully capturing the data.
 - The **Summary** screen is displayed.

Figure 174: Summary

The screenshot shows a 'Summary' page for 'Account Approval - 000APP000008200'. The page is divided into a left sidebar with a navigation menu and a main content area with a grid of 15 summary tiles. The tiles are arranged in three rows of five. Each tile has a title and a brief description of the data segment, along with a status indicator (green checkmark or orange warning triangle). The bottom of the page has a navigation bar with buttons for 'Request Clarification', 'Back', 'Next', 'Save & Close', 'Submit', and '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 58: Summary Account Approval – Field Description

Data Segment	Description
Customer Information	Displays the customer information.
Loan Details	Displays the loan details.
Mandate Details	Displays the mandate details.
Collateral Details	Displays the collateral details.
Guarantor Details	Displays the guarantor details.
Financial Details	Displays the financial details.
Credit Rating Details	Displays the credit rating details.
Valuation Details	Displays the valuation details.
Legal Opinion	Displays the legal opinion details.
Assessment Details	Displays the assessment details.
Manual Decision	Displays the manual decision details.
Offer Issue	Displays the offer issue details.

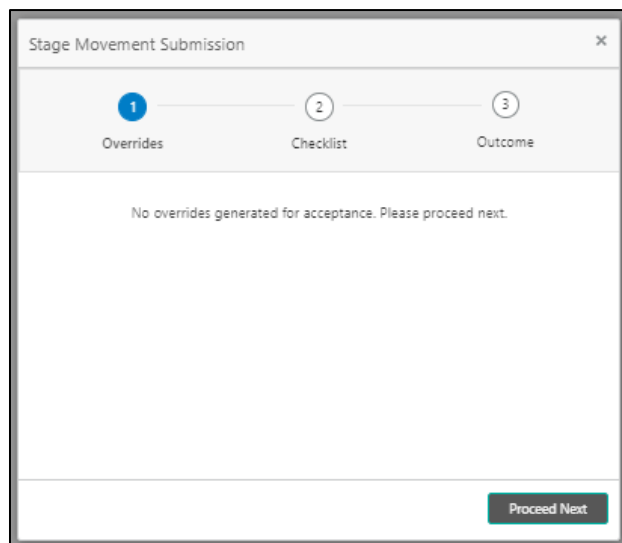
Data Segment	Description
Offer Accept / Reject Details	Displays the offer accept / reject details.
Collateral Perfection Details	Displays the collateral perfection details.
Loan Summary Details	Displays the loan summary details.
Request Clarification	<p>Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on Request Clarification, refer to the section Request Clarification.</p>
Back	Click Back to navigate to the previous data segment within a stage.
Next	<p>Click Next to navigate to the next data segment, after successfully capturing the data.</p> <p>NOTE: The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action.</p> <p>User will not be able to proceed to the next data segment, without capturing the mandatory data.</p> <p>Next is deactivated in the Summary screen as the capture of data across all the data segments in this stage are completed.</p>
Save & Close	Click Save & Close to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.

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

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

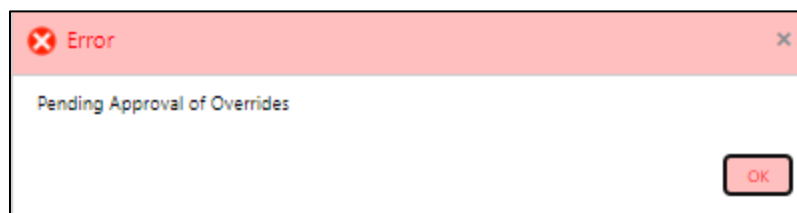
→ The **Overrides** screen is displayed.

Figure 175: Overrides



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

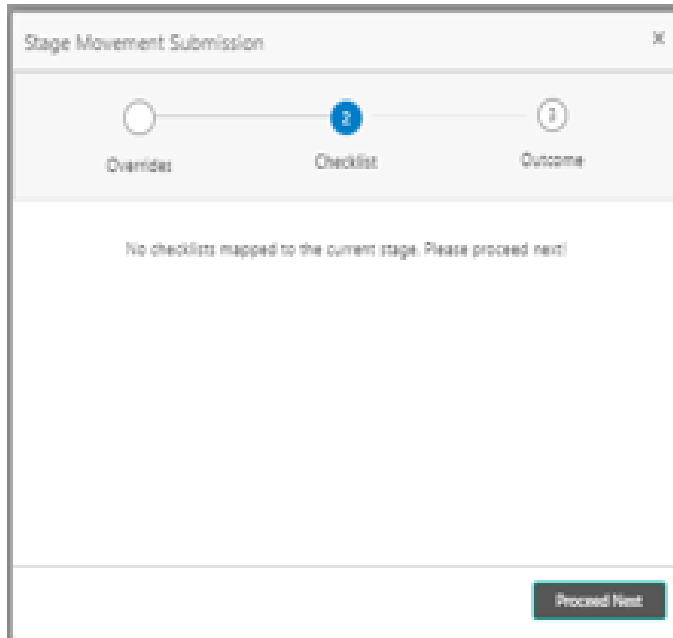
Figure 176: Error Message



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

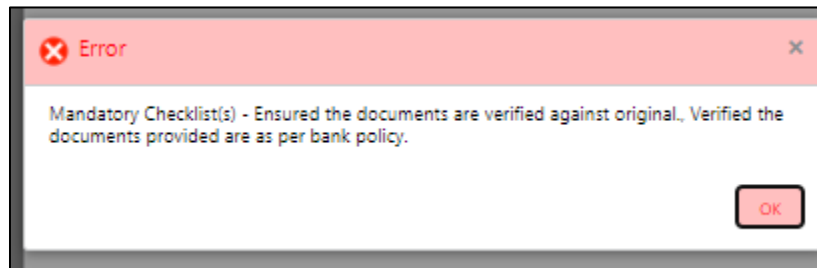
→ The **Checklist** screen is displayed.

Figure 177: Checklist



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

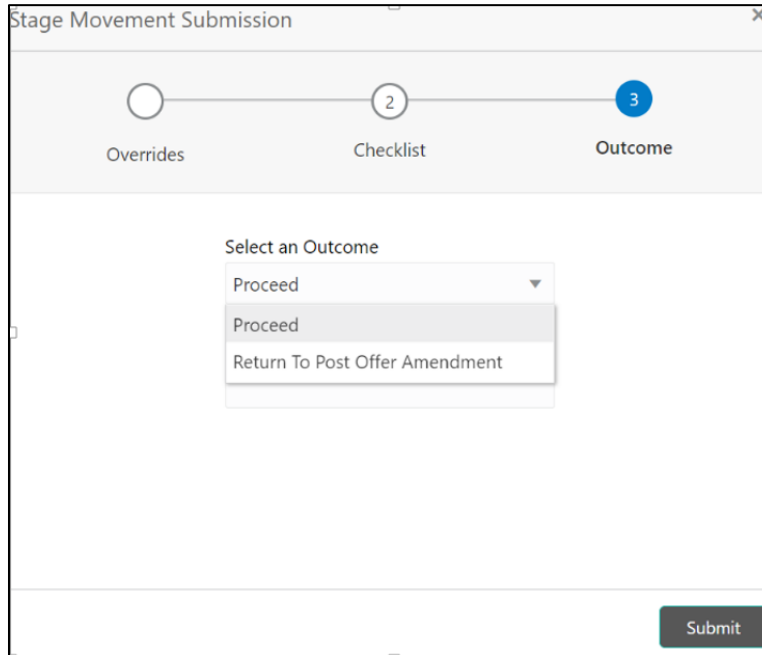
Figure 178: Error Message



4. Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

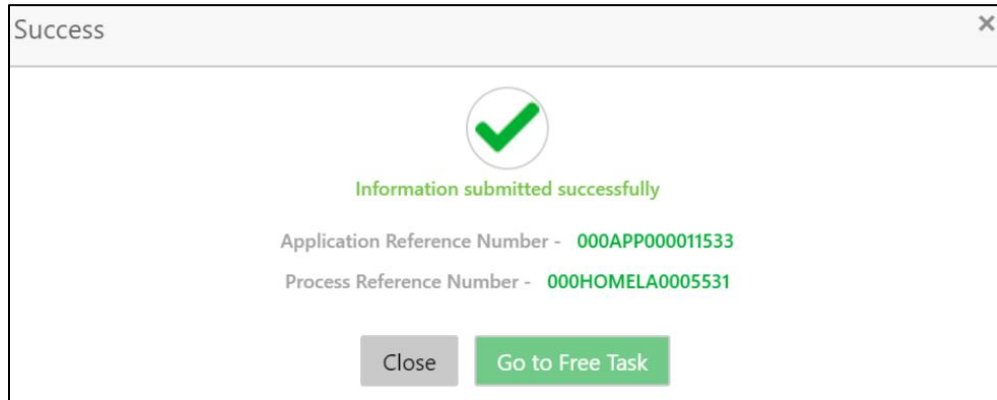
Figure 179: Outcome



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

8. Click **Submit**.

→ The **Confirmation** screen is displayed.

Figure 180: Confirmation

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

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

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

Figure 181: Free Tasks

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

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number	Amount
Acquire & E		Loans Retail Process Ma...	000HOMELA10000826	000APP000003950	Account Creation	19-03-22	000		

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

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

Reject Application will terminate the application and no further action will be allowed on this reference number.

After the Host creates the Loan Account successfully, the response is sent back to Oracle Banking Origination with the Loan Account Number.

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

4.14 Reference and Feedback

4.14.1 References

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

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

4.14.2 Documentation Accessibility

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

4.14.3 Feedback and Support

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

5 Error Codes and Messages

This topic contains the error codes and messages.

Table 59: Error Codes and Messages

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

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

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

Error Code	Messages
RPM-CMN-APL-034	Please provide valid value for Resident Status of \$1
RPM-CMN-APL-035	Please provide valid value for Citizenship By of \$1
RPM-CMN-APL-036	Please provide valid value for Unique Id Type of \$1
RPM-CMN-APL-037	Please provide valid value for Unique Id Number of \$1
RPM-CMN-APL-038	Customer age should be more than \$1 for \$2 Product.
RPM-CMN-APL-039	Customer age should be less than \$1 for \$2 Product.
RPM-CMN-APL-040	Same Customer cannot be added multiple times as Applicant.
RPM-CMN-APL-041	Please provide valid value for Party Id for \$1
RPM-CMN-APL-042	Please provide valid value for Short Name for \$1
RPM-CMN-APL-043	Please provide valid value for Birth Country for \$1
RPM-CMN-APL-044	\$1
RPM-CMN-APL-045	\$1
RPM-CMN-APL-046	Click on 'Cancel' and correct the error or wait for the in-progress party amendment request to be complete to reinitiate the party amendment again. Alternately click on 'Proceed' to submit this stage without the amendment.
RPM-CMN-APL-047	Please provide valid value for Birth Country of \$1
RPM-CMN-APL-048	Please provide valid value for Nationality of \$1

Error Code	Messages
RPM-CMN-APL-049	Please provide valid value for Preferred Language of \$1
RPM-CMN-APL-050	Please provide valid value for Preferred Currency of \$1
RPM-CMN-APL-051	Please provide valid value for Customer SubType for \$1
RPM-CMN-APL-052	Please provide valid value for Customer Segment for \$1 .
RPM-CMN-APL-053	Please provide valid value for Marital Status of \$1 .
RPM-COM-001	JSONException occurred
RPM-CR-001	Error occurred while adding the product to cart
RPM-CR-002	Error occurred while deleting the product from cart
RPM-CR-003	Error occurred while getting the cart details
RPM-LO-ACDT-001	Start Date cannot be before the First Repayment Date
RPM-LO-ACDT-002	Please provide a valid value for Start Date
RPM-LO-ACDT-003	Please provide a valid value for Statement Type
RPM-LO-ACDT-004	Please provide a valid value for Statement Cycle
RPM-LO-ACDT-005	Please provide a valid value for Account Services Model
RPM-LO-ACDT-006	Please select a valid dropdown value for Statement Type
RPM-LO-ACDT-007	Please select a valid dropdown value for Statement Cycle
RPM-LO-ACDT-008	Please select a valid dropdown value for Holiday Check

Error Code	Messages
RPM-LO-ACDT-009	Please select a valid value for Holiday Preferences
RPM-LO-ADDT-001	Please enter a valid value for Scholarship/Bursaries Eligible Amount
RPM-LO-ADDT-002	Scholarship/Bursaries Eligible Amount should be greater than zero
RPM-LO-ADDT-003	Cost Of Course Amount should not be negative
RPM-LO-ADDT-004	Source Amount should not be negative
RPM-LO-ADDT-005	Total Cost Of Course is not equal to Individual Cost Of Courses
RPM-LO-ADDT-006	Total Source is not equal to Individual Sources
RPM-LO-ADDT-007	Please provide a valid value for Total Cost Of Course
RPM-LO-ADDT-009	Total Cost Of Course should be greater than zero
RPM-LO-ADDT-010	Please provide a valid value for Loan Requested For
RPM-LO-ADDT-011	Please provide a valid value for Admission Status
RPM-LO-ADDT-012	Please provide a valid value for Mode Of Study
RPM-LO-ADDT-013	Please provide a valid value for Proposed Course Of Study
RPM-LO-ADDT-014	Please provide a valid value for Institution
RPM-LO-ADDT-015	Please provide a valid value for University/School

Error Code	Messages
RPM-LO-ADDDT-016	Please provide a valid value for Institution Ranking
RPM-LO-ADDDT-017	Please provide a valid value for Specialization
RPM-LO-ADDDT-018	Please provide a valid value for Course Commencement Date
RPM-LO-ADDDT-019	Please provide a valid value for Employment Potential
RPM-LO-ADDDT-020	Please provide a valid value for Scholarship/Bursaries Eligible
RPM-LO-ADDDT-021	Please provide a valid value for Cost Of Course
RPM-LO-ADDDT-022	Please provide a valid value for Source
RPM-LO-ADDDT-023	Please enter a valid value for Scholarship Or Bursaries Amount Currency Code
RPM-LO-ADDDT-024	Scholarship Or Bursaries Amount Currency should be same as Loan Currency
RPM-LO-ADDDT-025	Please provide a valid value for Cost Of Course present in list
RPM-LO-ADDDT-026	Please provide a valid value for Source present in list
RPM-LO-ADDDT-027	Please select a valid dropdown value for Loan Requested For
RPM-LO-ADDDT-028	Please select a valid dropdown value for Admission Status
RPM-LO-ADDDT-029	Please select a valid dropdown value for Mode Of Study

Error Code	Messages
RPM-LO-ADDT-030	Projected Earnings Currency should be same as Loan Currency
RPM-LO-ADDT-031	Cost Of Course Currency should be same as Loan Currency
RPM-LO-ADDT-032	Source Currency should be same as Loan Currency
RPM-LO-ADDT-033	Scholarship Details not provided
RPM-LO-ADRS-001	Please provide a valid value for Building
RPM-LO-ADRS-002	Please provide a valid value for Street
RPM-LO-ADRS-004	Please provide a valid value for City
RPM-LO-ADRS-005	Please provide a valid value for State
RPM-LO-ADRS-006	Please provide a valid value for Zip Code
RPM-LO-APDS-001	Please provide a valid value for User Recommendation
RPM-LO-APDS-002	Please select a valid dropdown value for User Recommendation
RPM-LO-APDS-003	Please provide a valid value for Assessment Calculation Mode
RPM-LO-APDT-001	For Applicant Type Single, the Number of Applicants should be equal to 1
RPM-LO-APDT-002	For Applicant Type Joint, the Number of Applicants should be more than 1

Error Code	Messages
RPM-LO-APDT-003	Applicant cannot be a minor. Age should be more than 18years
RPM-LO-APDT-004	At least one Applicant should be a Primary Applicant
RPM-LO-APDT-005	Only one Applicant can be a primary Applicant
RPM-LO-ASDT-001	Dimension should be greater than zero
RPM-LO-ASDT-002	Market Value should be greater than zero
RPM-LO-ASDT-003	Market Value equal to Loan Amount or Less than Loan Amount
RPM-LO-ASDT-004	Please provide a valid value for Mortgaged Branch
RPM-LO-ASDT-005	Please select a valid dropdown value for Mortgaged Branch
RPM-LO-ASDT-006	Please provide a valid value for Market Value Currency Code
RPM-LO-ASDT-007	Please select a valid dropdown value for Market Value Currency Code
RPM-LO-ASDT-008	Please provide a valid value for Home Type
RPM-LO-ASDT-009	Please select a valid dropdown value for Home Type
RPM-LO-ASDT-010	Please provide a valid value for Dimension Measure Type
RPM-LO-ASDT-011	Please select a valid dropdown value for Dimension Measure Type

Error Code	Messages
RPM-LO-ASDT-012	Please provide a valid value for Asset Status
RPM-LO-ASDT-013	Please select a valid dropdown value for Asset Status
RPM-LO-ASDT-014	Please provide a valid value for Dimensions
RPM-LO-ASDT-015	Please provide a valid value for Market Value
RPM-LO-ASST-001	Either Calculated or Overwritten value must be selected to Continue
RPM-LO-ASST-002	Please provide a valid value for Reason For Change
RPM-LO-ASST-003	Please provide a valid value for Revised Approved Amount
RPM-LO-ASST-004	Please provide a valid value for Revised Approved Amount Currency Code
RPM-LO-ASST-005	Please provide a valid value for Revised Loan Tenure
RPM-LO-ASST-006	Revised Loan Tenure should be greater than zero
RPM-LO-ASST-007	Please provide a valid value for Revised Interest Rate
RPM-LO-ASST-008	Please provide a valid value for Revised Effective Rate On Loan
RPM-LO-ASST-009	Revised Approved Amount should not be greater than Requested Loan Amount
RPM-LO-ASST-010	Please provide a valid value for User Recommendation

Error Code	Messages
RPM-LO-ASST-011	Please select a valid dropdown value for User Recommendation
RPM-LO-ASST-012	Please provide a valid value for Approved Loan Amount Currency Code
RPM-LO-ASST-013	Approved Loan Amount Currency should be same as Requested Loan Amount Currency
RPM-LO-ASST-014	Revised Approved Amount Currency should be same as Requested Loan Amount Currency
RPM-LO-ASST-015	Min Amount is not configured in Product for Currency \$1
RPM-LO-ASST-016	Revised Approved Loan Amount should not be less than \$2 for Currency \$1
RPM-LO-ASST-017	Max Tenure is not configured in Product for Currency \$1
RPM-LO-ASST-018	Min Tenure is not configured in Product for Currency \$1
RPM-LO-ASST-019	Revised Loan Tenure should be in between \$2 \$3 and \$4 \$5 for Currency \$1
RPM-LO-ASST-020	Effective Rate cannot be negative
RPM-LO-ASST-021	Margin exceeds the tolerance limit allowed (+/- \$1)
RPM-LO-ASST-022	Effective Rate should be in between \$1% and \$2% as per Min and Max values in Product
RPM-LO-ASST-023	Revised Effective Rate should be same as Revised Interest Rate as Tolerance Margin configured is 0

Error Code	Messages
RPM-LO-ASST-024	Approved Loan Amount should not be less than \$2 for Currency \$1
RPM-LO-ASST-025	Margin exceeds the tolerance limit allowed (+ \$1)
RPM-LO-BPER-001	Multiple Disbursement is not configured in Product
RPM-LO-BPER-002	Moratorium is not configured in Product
RPM-LO-BPER-003	Offer Amendment is not configured in Product
RPM-LO-BPER-004	Offer Expiry is not configured in Product
RPM-LO-BPER-005	Margin to be Considered is not configured in Business Product
RPM-LO-BPER-006	Account Currency is not Configured from Product
RPM-LO-BPER-007	Type of Repayment is not Configured from Product
RPM-LO-BPER-008	Account Branch is not Configured from Product
RPM-LO-BPLC-001	Host Product Code is not configured as part of Business Product
RPM-LO-BPLC-002	Host Product Description is not configured as part of Business Product
RPM-LO-BPLC-003	Interest and Charge components are not configured as part of Business Product
RPM-LO-BPLC-004	Component Type is not configured for components as part of Business Product

Error Code	Messages
RPM-LO-BPLC-005	Display Name is not configured for \$1 as part of Business Product
RPM-LO-BPLC-006	Ude Type is not configured for \$1 as part of Business Product
RPM-LO-BPLC-007	Atleast one Charge component as to be configured as part of Business Product
RPM-LO-BPLC-008	Atleast one Interest component as to be configured as part of Business Product
RPM-LO-BPLC-009	Main Interest Component is not configured as part of Business Product
RPM-LO-BPLC-010	Ude list for Main Interest Component is not configured as part of Business Product
RPM-LO-BPLC-011	Margin to be Considered as to be configured as part of Business Product
RPM-LO-BPLC-012	Currency Configuration as to be configured as part of Business Product
RPM-LO-BPLC-013	Max Amount is not configured for Currency \$1 as part of Business Product
RPM-LO-BPLC-014	Max Term is not configured for Currency \$1 as part of Business Product
RPM-LO-BPLC-015	Max Term Tenor Basis is not configured for Currency \$1 as part of Business Product

Error Code	Messages
RPM-LO-BPLC-016	Min Amount is not configured for Currency \$1 as part of Business Product
RPM-LO-BPLC-017	Min Term is not configured for Currency \$1 as part of Business Product
RPM-LO-BPLC-018	Min Term Tenor Basis is not configured for Currency \$1 as part of Business Product
RPM-LO-BPLC-019	Branch Allowed as to be configured as part of Business Product
RPM-LO-BPLC-020	Atleast one branch should be configured if Branch Allowed is selected in Business Product
RPM-LO-CHDT-001	If Waive All is selected, all charges should be waived off
RPM-LO-CHDT-002	For Payment Method "Cash", Transaction Reference Number should be mandatory
RPM-LO-CHDT-003	For Payment Method "Online Transfer", Bank Code and Account Number should be mandatory
RPM-LO-CHDT-004	For Payment Method "Others", Bank Code and Account Number should be mandatory
RPM-LO-CHDT-005	Payment Method is Mandatory, if charges are not waived off
RPM-LO-CHDT-006	Charges waived
RPM-LO-CLDT-001	Collateral Value should be greater than zero

Error Code	Messages
RPM-LO-CLDT-002	Dimension should be greater than zero
RPM-LO-CLDT-003	Total Collateral Value is not equal to sum of Individual Collaterals
RPM-LO-CLDT-004	Utilized Previously should not be negative
RPM-LO-CLDT-005	Cover Available is not equal to Total Collaterval Value minus Utilized Previously
RPM-LO-CLDT-006	Please provide a valid value for Utilized Previously
RPM-LO-CLDT-007	Please provide a valid value for Utilized Previously Currency Code
RPM-LO-CLDT-008	Please provide a valid value for Collateral Type
RPM-LO-CLDT-009	Please provide a valid value for Collateral Value
RPM-LO-CLDT-010	Please provide a valid value for Collateral Value Currency Code
RPM-LO-CLDT-012	Please provide a valid value for Make
RPM-LO-CLDT-013	Please provide a valid value for Model
RPM-LO-CLDT-014	Please provide a valid value for Investment Type
RPM-LO-CLDT-015	Please provide a valid value for Bank Name
RPM-LO-CLDT-016	Please provide a valid value for Branch Name
RPM-LO-CLDT-017	Please provide a valid value for Maturity Date

Error Code	Messages
RPM-LO-CLDT-018	Please provide a valid value for Attributes
RPM-LO-CLDT-019	Please provide a valid value for Dimension
RPM-LO-CLDT-020	Please provide a valid value for Dimension Measure Type
RPM-LO-CLDT-021	Please provide a valid value for Address
RPM-LO-CLDT-022	Please provide a valid value for Secondary Charge Allowed
RPM-LO-CLDT-023	Please provide a valid value for Third Party Collateral
RPM-LO-CLDT-024	Please provide a valid value for Name
RPM-LO-CLDT-025	Please select a valid dropdown value for Utilized Previously Currency Code
RPM-LO-CLDT-026	Please provide a valid value for Cover Available Currency Code
RPM-LO-CLDT-027	Please select a valid dropdown value for Cover Available Currency Code
RPM-LO-CLDT-028	Please provide a valid value for Total Collateral Value Currency Code
RPM-LO-CLDT-029	Please select a valid dropdown value for Total Collateral Value Currency Code
RPM-LO-CLDT-030	Please select a valid dropdown value for Collateral Type
RPM-LO-CLDT-031	Please select a valid dropdown value for Collateral Value Currency Code

Error Code	Messages
RPM-LO-CLDT-032	Please select a valid dropdown value for Branch
RPM-LO-CLDT-033	Please select a valid dropdown value for Attributes
RPM-LO-CLDT-034	Please select a valid dropdown value for Dimension Measure Type
RPM-LO-CLDT-035	Secondary Charge Allowed
RPM-LO-CLDT-036	Third party only available collateral
RPM-LO-CMDT-001	Date Of Birth cannot be future date
RPM-LO-CMDT-002	Enter a valid email
RPM-LO-CMDT-003	Please provide a valid value for Address Line 1
RPM-LO-CMDT-004	Please provide a valid value for Country
RPM-LO-CMDT-005	Please provide a valid value for Pin Code
RPM-LO-CMDT-006	Please provide a valid value for Mobile Isd
RPM-LO-CMDT-007	Please provide a valid value for Mobile No
RPM-LO-CMDT-008	Please provide a valid value for Income Type
RPM-LO-CMDT-009	Please provide a valid value for Employment Type
RPM-LO-CMDT-010	Please provide a valid value for Industry
RPM-LO-CMDT-011	Please provide a valid value for Address Type

Error Code	Messages
RPM-LO-CMDT-012	Please provide a valid value for Process Reference Number
RPM-LO-CMDT-013	Please provide a valid value for Application Number
RPM-LO-CMDT-014	Please provide a valid value for Stage Code
RPM-LO-CMDT-015	Please provide a valid value for Title
RPM-LO-CMDT-016	Please provide a valid value for First Name
RPM-LO-CMDT-017	Please provide a valid value for Last Name
RPM-LO-CMDT-018	Please provide a valid value for Marital Status
RPM-LO-CMDT-019	Please provide a valid value for Date Of Birth
RPM-LO-CMDT-020	Please provide a valid value for Gender
RPM-LO-CMDT-021	Please provide a valid value for Unique Id No
RPM-LO-CMDT-022	Please provide a valid value for Seq No
RPM-LO-CMDT-023	Please provide a valid value for Email
RPM-LO-CMDT-024	Please provide a valid value for CIF Number
RPM-LO-CMDT-025	Single Installment is supported only for Bullet repayment
RPM-LO-CMDT-026	No Business Product found this Process Reference Number
RPM-LO-CMDT-027	KYC status update Pending
RPM-LO-CMDT-028	KYC Not Compliant - cannot proceed with Application

Error Code	Messages
RPM-LO-CMDT-029	Please select a valid dropdown value for Country
RPM-LO-CMDT-030	Holiday Preference Not aligned to Host (back end) Product Default
RPM-LO-CMN-001	Process Reference Number cannot be null
RPM-LO-CMN-002	Error in parsing date
RPM-LO-CMN-003	Offer Issue Details not found for this Process Reference number
RPM-LO-CMN-004	Offer Accept/Reject Details not found for this Process Reference number
RPM-LO-CMN-005	Loan Details not found for this Process Reference number
RPM-LO-CMN-006	Applicant Details not found for this Application number
RPM-LO-CMN-007	Charge Details not found for this Process Reference number
RPM-LO-CMN-008	Repayment Details not found for this Process Reference number
RPM-LO-CMN-009	Assessment Details not found for this Process Reference number
RPM-LO-CMN-010	Asset Details not found for this Process Reference number
RPM-LO-CMN-011	Mortgage Valuation Details not found for this Process Reference number

Error Code	Messages
RPM-LO-CMN-012	Disbursement Details not found for this Process Reference number
RPM-LO-CMN-013	Vehicle Details not found for this Process Reference number
RPM-LO-CMN-014	Collateral Details not found for this Process Reference number
RPM-LO-CMN-015	Interest Details not found for this Process Reference number
RPM-LO-CMN-016	Please provide a valid value for Business Product Code
RPM-LO-CMN-017	Business Product Details is Empty
RPM-LO-CMN-018	UDE is not found for this component
RPM-LO-CMN-019	The flags are null from business product
RPM-LO-CMN-025	No Account Services are found for this process ref Number
RPM-LO-CMN-026	No Account Creation Details are found for this process ref Number
RPM-LO-CMN-027	Please provide a valid value for Branch code.
RPM-LO-CMN-028	The data from Common core is null.
RPM-LO-CMN-029	Final Hand-Off call to Customer Failed
RPM-LO-CMN-030	Customer is not yet created in Host

Error Code	Messages
RPM-LO-CMN-031	Initiation Number or Business Product Code is null
RPM-LO-CMN-032	The data from Process Driver is null
RPM-LO-CMN-033	Please provide a valid value for Currency Code
RPM-LO-CMN-034	Please provide a valid value for Country Code
RPM-LO-CMN-035	JSON parser exception
RPM-LO-CMN-036	Customer number cannot be null
RPM-LO-CMN-037	No Vehicle Valuation details found for this Process Reference Number
RPM-LO-CMN-039	No Account Details are found for this Process Reference Number
RPM-LO-CMN-040	Approval Details not found for this Process Reference number
RPM-LO-CMN-041	Loan Summary Details not found for this Process Reference number
RPM-LO-CMN-042	The selected disbursement account is Dormant
RPM-LO-CMN-043	The selected disbursement account is Frozen
RPM-LO-CMN-044	The selected disbursement account is Blocked
RPM-LO-CMN-045	No credits allowed on selected disbursement account
RPM-LO-CMN-046	The selected repayment account is Dormant

Error Code	Messages
RPM-LO-CMN-047	The selected repayment account is Frozen
RPM-LO-CMN-048	The selected repayment account is Blocked
RPM-LO-CMN-049	No debits allowed from selected repayment account
RPM-LO-CRDS-001	Please provide a valid value for External Rating Agency
RPM-LO-CRDS-002	Please provide a valid value for External Rating
RPM-LO-CUDS-001	For Customer Response Accept, Date Of Offer Accept Or Reject is Mandatory
RPM-LO-CUDS-002	For Customer Response Reject, Date Of Offer Accept Or Reject is Mandatory
RPM-LO-CUDS-003	For Customer Response Amend, Offer Amend Date is Mandatory
RPM-LO-CUDS-004	Date Of Offer Accept Or Reject cannot be future date
RPM-LO-CUDS-005	Offer Amend Date cannot be future date
RPM-LO-CUDS-006	Please enter a valid value for Reason
RPM-LO-CUDS-007	Date Of Offer Accept Or Reject cannot be after the Date Of Offer Expiry
RPM-LO-CUDS-008	Offer Amend Date cannot be after the Date Of Offer Expiry
RPM-LO-CUDS-009	Date Of Offer Accept Or Reject cannot be before the Loan Application Date

Error Code	Messages
RPM-LO-CUDS-010	Offer Amend Date cannot be before the Loan Application Date
RPM-LO-CUDS-011	Please provide a valid value for Customer Response
RPM-LO-CUDS-012	Please select a valid dropdown value for Customer Response
RPM-LO-CUDS-013	Offer Amend is not supported as per the configuration in Business Product
RPM-LO-DDDS-001	First Disbursement Date cannot be past date
RPM-LO-DDDS-002	Please provide a valid value for Total Disbursement
RPM-LO-DDDS-003	Total Disbursement should be greater than zero
RPM-LO-DDDS-004	Total Disbursement should be equal to the requested Loan Amount
RPM-LO-DDDS-005	For Frequency Based, Disbursement Frequency is mandatory
RPM-LO-DDDS-006	Please provide a valid value for Stage
RPM-LO-DDDS-007	Please provide a valid value for Date
RPM-LO-DDDS-008	Please provide a valid value for Amount Of Disbursement
RPM-LO-DDDS-009	Please provide a valid value for Total Disbursement
RPM-LO-DDDS-010	The First Disbursement Schedule Date should always be equal to First Disbursement Date

Error Code	Messages
RPM-LO-DDDS-011	Amount Of Disbursement should be greater than zero
RPM-LO-DDDS-012	Total Amount Of Disbursement is not equal to requested Loan Amount
RPM-LO-DDDS-013	Date cannot be past date
RPM-LO-DDDS-014	Disbursement Dates should always be in Chronological order
RPM-LO-DDDS-015	Please provide a valid value for Disbursement Mode
RPM-LO-DDDS-016	Please select a valid dropdown value for Disbursement Mode
RPM-LO-DDDS-017	Please provide a valid value for Number Of Disbursement
RPM-LO-DDDS-018	Please provide a valid value for Disbursement Frequency
RPM-LO-DDDS-019	Please provide a valid value for Total Disbursement Currency Code
RPM-LO-DDDS-020	Total Disbursement Currency should be same as Loan Currency
RPM-LO-DDDS-021	Please select a valid dropdown value for Disbursement Frequency
RPM-LO-DDDS-022	For Multiple Disbursement, the Number Of Disbursement should be equal or greater than 2
RPM-LO-DDDS-023	For Single Disbursement, the Number Of Disbursement should be equal to 1

Error Code	Messages
RPM-LO-DDDS-024	Please provide a valid value for Customer Account
RPM-LO-DDDS-026	Please provide a valid Customer Account
RPM-LO-DDDS-027	First Disbursement Date cannot be future date
RPM-LO-DDDS-028	Please provide a valid value for First Disbursement Date
RPM-LO-DDDS-029	For Multiple Disbursement, Disbursement Details is Mandatory
RPM-LO-DDDS-030	Please provide a valid value for Issue Branch Code
RPM-LO-DDDS-031	Please provide a valid dropdown value for Issue Branch Code
RPM-LO-DDDS-032	Please provide a valid value for Payee Name
RPM-LO-DDDS-033	Please provide a valid value for Address 1
RPM-LO-DDDS-034	Please provide a valid value for Issue Branch Name
RPM-LO-DDDS-035	Please provide a valid value for Payee Branch Code
RPM-LO-DDDS-036	Please provide a valid dropdown value for Payee Branch Code
RPM-LO-DDDS-037	Please provide a valid value for Payee Branch Name
RPM-LO-DDDS-038	Please provide a valid value for Beneficiary Name
RPM-LO-DDDS-039	Please provide a valid value for External Account Number

Error Code	Messages
RPM-LO-DDDS-040	Please provide a valid value for BIC Code
RPM-LO-DDDS-041	Please provide a valid value for Bank Name
RPM-LO-DDDS-042	Please provide a valid value for Branch Name
RPM-LO-DDDS-043	Please provide a valid value value for Branch Code
RPM-LO-DDDS-044	Please provide a valid value for Bank Code
RPM-LO-DDDS-045	The selected customer account is Dormant
RPM-LO-DDDS-046	The selected customer account is Frozen
RPM-LO-DDDS-047	The selected customer account is Blocked
RPM-LO-DDDS-048	No credits allowed on selected account
RPM-LO-EDDT-001	Total Income should not be negative
RPM-LO-EDDT-002	Total Expense should not be negative
RPM-LO-FLDT-001	Income Amount should not be negative
RPM-LO-FLDT-002	Expense Amount should not be negative
RPM-LO-FLDT-003	Total Income Amount is not equal to Individual Incomes
RPM-LO-FLDT-004	Total Expense Amount is not equal to Individual Expenses
RPM-LO-FLDT-005	Net Amount is not equal to Total Income Amount minus Total Expense Amount

Error Code	Messages
RPM-LO-FLDT-006	Income should be greater than zero
RPM-LO-FLDT-007	Expense should be greater than zero
RPM-LO-FLDT-008	Asset Amount should be greater than zero
RPM-LO-FLDT-009	Liability Amount should be greater than zero
RPM-LO-FLDT-010	Total Asset Amount is not equal to Individual Assets
RPM-LO-FLDT-011	Total Liability Amount is not equal to Individual Liabilities
RPM-LO-FLDT-012	Please provide a valid value for Parent Or Guardian Details
RPM-LO-FLDT-013	Please provide a valid value for Basic Details
RPM-LO-FLDT-014	Please provide a valid value for Income Details
RPM-LO-FLDT-016	Please provide a valid value for Expense Details
RPM-LO-FLDT-018	Please provide a valid value for Income Type
RPM-LO-FLDT-019	Please provide a valid value for Total Income Amount
RPM-LO-FLDT-020	Please provide a valid value for Expense Type
RPM-LO-FLDT-021	Please provide a valid value for Total Expense Amount
RPM-LO-FLDT-022	Please provide a valid value for Asset Type
RPM-LO-FLDT-023	Please provide a valid value for Net Amount
RPM-LO-FLDT-024	Please provide a valid value for Liability Type

Error Code	Messages
RPM-LO-FLDT-026	Please provide a valid value for Seq Income No
RPM-LO-FLDT-027	Please provide a valid value for Seq Expense No
RPM-LO-FLDT-028	Please provide a valid value for Seq Asset No
RPM-LO-FLDT-029	Please provide a valid value for Seq Liability No
RPM-LO-FLDT-030	Please provide a valid value for Seq Basic Details No
RPM-LO-FLDT-031	Please provide a valid value for Seq Parent Details No
RPM-LO-FLDT-036	Net Amount should be greater than zero
RPM-LO-GTDT-002	Guarantor cannot be a minor. Age should be more than 18years
RPM-LO-GTDT-004	Please provide a valid value for Relationship With Customer
RPM-LO-GTDT-006	Please provide a valid value for Existing Customer
RPM-LO-GTDT-007	Please provide a valid value for Cif Number
RPM-LO-GTDT-008	Please select a valid dropdown value for Title
RPM-LO-GTDT-009	Please select a valid dropdown value for Relationship With Customer
RPM-LO-INDT-001	Effective Rate On Loan should be equal to Interest Rate minus Customer Margin
RPM-LO-INDT-002	Effective Rate cannot be negative

Error Code	Messages
RPM-LO-INDT-003	Margin exceeds the tolerance limit allowed (+/- \$1) for \$2
RPM-LO-INDT-004	Min and Max values are not configured for \$1 in product
RPM-LO-INDT-005	Effective Rate should be in between \$1% and \$2% for \$3 as per Min and Max values in Product
RPM-LO-INDT-006	Effective Rate should be same as Interest Rate as Tolerance Margin configured is 0
RPM-LO-INDT-007	Margin exceeds the tolerance limit allowed (+ \$1) for \$2
RPM-LO-IODT-001	Please provide a valid value for Offer Issue Date
RPM-LO-IODT-002	Offer Issue Date cannot be future date
RPM-LO-IODT-003	Offer Issue Date cannot be past date
RPM-LO-LNDT-001	Loan Amount should be greater than zero
RPM-LO-LNDT-002	Please enter a valid value for Loan Tenure
RPM-LO-LNDT-003	Loan Tenure should be greater than zero
RPM-LO-LNDT-004	Please provide a valid value for Loan Currency Code
RPM-LO-LNDT-005	Please provide a valid value for Loan Amount
RPM-LO-LNDT-006	Please provide a valid value for Product Name
RPM-LO-LNDT-007	Please provide a valid value for Purpose Of Loan
RPM-LO-LNDT-008	Max Amount is not configured in Product for Currency \$1

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

Error Code	Messages
RPM-LO-LNDT-024	Max Tenure is not configured in Product for Currency \$1
RPM-LO-LNDT-025	Min Tenure is not configured in Product for Currency \$1
RPM-LO-LODT-001	Opinion Date cannot be future Date
RPM-LO-LODT-002	Opinion Date cannot be before the Application Date"
RPM-LO-LODT-003	Please provide a valid value for Opinion
RPM-LO-LODT-004	Please select a valid dropdown value for Opinion
RPM-LO-LSDS-001	Please provide a valid value for User Recommendation
RPM-LO-LSDS-002	Please select a valid dropdown value for User Recommendation
RPM-LO-MNDT-001	Collateral Share cannot be negative
RPM-LO-MNDT-002	Repayment Share cannot be negative
RPM-LO-MNDT-003	Repayment Share for an Applicant should not be more than 100%
RPM-LO-MNDT-004	Sum of Individual Repayment Shares should be equal to 100%
RPM-LO-MNDT-005	Please provide a valid value for No Of Mandates
RPM-LO-MNDT-006	Please provide a valid value for Repayment Share
RPM-LO-MNDT-007	Please provide a valid value for Applicant Id

Error Code	Messages
RPM-LO-MVDT-001	Actual Area Of Property should be greater than zero
RPM-LO-MVDT-002	Face Value Of Asset should be greater than zero
RPM-LO-MVDT-003	Market Value Of Asset should be greater than zero
RPM-LO-MVDT-004	Valuation Date cannot be future Date
RPM-LO-MVDT-005	Forced Sale Value should be greater than zero
RPM-LO-MVDT-006	Valuation Date cannot be before the Application Date
RPM-LO-MVDT-007	Forced Sale Value should be less than the Market Value Of Asset
RPM-LO-MVDT-008	Please provide a valid value for Bank Valuation
RPM-LO-MVDT-009	Please select a valid dropdown value for Bank Valuation
RPM-LO-MVDT-010	Please provide a valid value for Actual Area Of Property Measure Type
RPM-LO-MVDT-011	Please select a valid dropdown value for Actual Area Of Property Measure Type
RPM-LO-MVDT-012	Please provide a valid value for Market Value Of Asset Currency Code
RPM-LO-MVDT-013	Market Value Of Asset Currency should be same as Borrowers Market Value of Asset Currency
RPM-LO-MVDT-014	Please provide a valid value for Face Value Of Asset Currency Code

Error Code	Messages
RPM-LO-MVDT-015	Face Value Of Asset Currency should be same as Borrowers Market Value of Asset Currency
RPM-LO-MVDT-016	Please provide a valid value for Forced Sale Value Currency Code
RPM-LO-MVDT-017	Forced Sale Value Currency should be same as Borrowers Market Value of Asset Currency
RPM-LO-PODT-001	Please provide a valid value for Offer Amend Date
RPM-LO-PODT-002	Offer Amend Date cannot be future date
RPM-LO-PODT-003	Offer Amend Date cannot be past date
RPM-LO-PODT-004	Please provide a valid value for Approved Loan Amount
RPM-LO-PODT-005	Please provide a valid value for Approved Loan Amount Currency
RPM-LO-PODT-006	Approved Loan Amount Currency should be same as Requested Loan Amount Currency
RPM-LO-PODT-007	Please provide a valid value for Loan Tenure
RPM-LO-PODT-008	Loan Tenure should be greater than zero
RPM-LO-PODT-009	Approved Loan Amount should not be greater than Requested Loan Amount
RPM-LO-PODT-010	The maximum value allowed for Loan Tenure Months is 11
RPM-LO-PODT-011	Min Amount is not configured in Product for Currency \$1

Error Code	Messages
RPM-LO-PODT-012	Approved Loan Amount should not be less than \$2 for Currency \$1
RPM-LO-PODT-013	Max Tenure is not configured in Product for Currency \$1
RPM-LO-PODT-014	Min Tenure is not configured in Product for Currency \$1
RPM-LO-PODT-015	Loan Tenure should be in between \$2 \$3 and \$4 \$5 for Currency \$1
RPM-LO-PODT-016	Please provide a valid value for Rate Of Interest
RPM-LO-PODT-017	Please provide a valid value for Effective Rate
RPM-LO-PODT-018	Effective Rate cannot be negative
RPM-LO-PODT-019	Margin exceeds the tolerance limit allowed (+/- \$1)
RPM-LO-PODT-020	Effective Rate should be in between \$1% and \$2% as per Min and Max values in Product
RPM-LO-PODT-021	Effective Rate should be same as Rate of Interest as Tolerance Margin configured is 0
RPM-LO-PODT-022	Margin exceeds the tolerance limit allowed (+ \$1)
RPM-LO-RPDT-001	Please provide a valid value for Type Of Repayment
RPM-LO-RPDT-002	Please provide a valid value for Repayment Frequency
RPM-LO-RPDT-003	Please provide a valid value for First Repayment Date
RPM-LO-RPDT-004	Please provide a valid value for Maturity Date

Error Code	Messages
RPM-LO-RPDT-005	Please provide a valid value for Repayment Mode
RPM-LO-RPDT-006	Please provide a valid value for Moratorium Period
RPM-LO-RPDT-013	Moratorium Period should be not be less than zero
RPM-LO-RPDT-014	First Repayment Date cannot be past date
RPM-LO-RPDT-015	First Repayment Date cannot be before the First Disbursement Date
RPM-LO-RPDT-016	Please select a valid dropdown value for Type Of Repayment
RPM-LO-RPDT-017	Please select a valid dropdown value for Repayment Frequency
RPM-LO-RPDT-018	Please select a valid dropdown value for Repayment Mode
RPM-LO-RPDT-019	Please provide a valid value for Customer Account
RPM-LO-RPDT-021	Please provide a valid Customer Account
RPM-LO-RPDT-022	The selected customer account is Dormant
RPM-LO-RPDT-023	The selected customer account is Frozen
RPM-LO-RPDT-024	The selected customer account is Blocked
RPM-LO-RPDT-025	No debits allowed from selected account
RPM-LO-RPDT-026	Please provide a valid value for Payee's Name

Error Code	Messages
RPM-LO-RPSH-001	Please provide a valid value for Repayment Type
RPM-LO-RPSH-002	Please provide a valid value for First Repayment Date
RPM-LO-RPSH-003	Please provide a valid value for Repayment Frequency
RPM-LO-SUB-01	Applicant Details has been modified. Please update financial details accordingly
RPM-LO-SUB-02	Applicant Details has been modified. Please update mandate details accordingly
RPM-LO-VDDT-001	For Vehicle Class Used, Chasis Number is required
RPM-LO-VDDT-002	For Vehicle Class Used, Engine Number is required
RPM-LO-VDDT-003	For Vehicle Class Used, Registration Number is required
RPM-LO-VDDT-004	For Vehicle Class Used, Registered State is required
RPM-LO-VDDT-005	For Vehicle Class Used, Registered City is required
RPM-LO-VDDT-006	For Vehicle Class Used, Insurance Company is required
RPM-LO-VDDT-007	For Vehicle Class Used, Policy Number is required
RPM-LO-VDDT-008	For Vehicle Class Used, Policy Commencement Date is required
RPM-LO-VDDT-009	For Vehicle Class Used, Premium Amount is required
RPM-LO-VDDT-010	For Vehicle Class Used, Premium Frequency is required

Error Code	Messages
RPM-LO-VDDT-011	For Vehicle Class Used, Policy Renewal Date is required
RPM-LO-VDDT-012	For Vehicle Class Used, Distance Run - Value is required
RPM-LO-VDDT-013	For Vehicle Class Used, Expected Selling Price is required
RPM-LO-VDDT-014	For Vehicle Class Used, Premium Amount should be greater than zero
RPM-LO-VDDT-015	For Vehicle Class Used, Expected Selling Price should be greater than zero
RPM-LO-VDDT-016	For Vehicle Class Used, Distance Run should be greater than zero
RPM-LO-VDDT-017	Please provide a valid value for Hypothecated Branch
RPM-LO-VDDT-018	Please provide a valid value for Make
RPM-LO-VDDT-019	Please provide a valid value for Model
RPM-LO-VDDT-020	Please provide a valid value for Vehicle Class
RPM-LO-VDDT-021	Please select a valid dropdown value for Hypothecated Branch
RPM-LO-VDDT-022	Please select a valid dropdown value for Vehicle Class
RPM-LO-VDDT-023	For Vehicle Class Used, Premium Amount Currency Code is required
RPM-LO-VDDT-024	Premium Amount Currency should be same as Loan Currency

Error Code	Messages
RPM-LO-VDDT-025	Please select a valid dropdown value for Premium Frequency
RPM-LO-VDDT-026	Please select a valid dropdown value for Distance Run - Type
RPM-LO-VDDT-027	For Vehicle Class Used, Expected Selling Price Currency Code is required
RPM-LO-VDDT-028	Expected Selling Price Currency should be same as Loan Currency
RPM-LO-VDDT-029	For Vehicle Class Used, Distance Run - Type is required
RPM-LO-VDDT-030	Comprehensive insurance not provided
RPM-LO-VDDT-031	Please provide a valid value for Make (MM/YYYY)
RPM-LO-VHDT-001	For Vehicle Class Used, Price As Per Valuation should be greater than zero
RPM-LO-VHDT-002	For Vehicle Class Used, Bank Valuation is required
RPM-LO-VHDT-003	For Vehicle Class Used, Fuel Type is required
RPM-LO-VHDT-004	For Vehicle Class Used, Distance During Valuation - Value is required
RPM-LO-VHDT-006	For Vehicle Class Used, Number Of Accidents is required
RPM-LO-VHDT-007	For Vehicle Class Used, Number Of Owners is required
RPM-LO-VHDT-008	For Vehicle Class Used, Price As Per Valuation is required

Error Code	Messages
RPM-LO-VHDT-009	For Vehicle Class Used, Valuation Date is required
RPM-LO-VHDT-010	For Vehicle Class Used, Valuator is required
RPM-LO-VHDT-011	For Vehicle Class Used, Valuator Comments is required
RPM-LO-VHDT-012	For Vehicle Class Used, Valuation Date cannot be future Date
RPM-LO-VHDT-013	For Vehicle Class Used, Valuation Date cannot be before the Loan Application Date
RPM-LO-VHDT-014	For Vehicle Class Used, Distance During Valuation should be greater than zero
RPM-LO-VHDT-015	Please select a valid dropdown value for Bank Valuation
RPM-LO-VHDT-016	Please select a valid dropdown value for Fuel Type
RPM-LO-VHDT-017	For Vehicle Class Used, Distance During Valuation - Type is required
RPM-LO-VHDT-018	Please select a valid dropdown value for Distance During Valuation - Type
RPM-LO-VHDT-019	For Vehicle Class Used, Price As Per Valuation Currency Code is required
RPM-LO-VHDT-020	Price As Per Valuation Currency should be same as Loan Currency
RPM-PD-001	generateSequenceNumber : Entity cannot be null

Error Code	Messages
RPM-PD-002	Sequence Generator failed to generate the reference number
RPM-PD-003	businessProductCode cannot be null
RPM-PD-004	Error while fetching Business Process
RPM-PD-005	Error while Fetching the Business Products
RPM-PD-006	Error occured while creating ATM Entity Model
RPM-PD-007	Unable to acquire task
RPM-PD-008	Error occurred while initiating workflow
RPM-PD-009	ApplicationNumber cannot be null
RPM-PD-010	Unable to save application in Transaction Controller
RPM-PD-011	Failed to persist comments
RPM-PD-012	Unable to update task to complete
RPM-PD-013	Process Code cannot be null for the lifecycle
RPM-PD-014	Error occured while submitting details to domain
RPM-PD-015	Unable to update stages
RPM-PD-016	Application Number, Process Code and Stagecode are mandatory
RPM-PD-017	Unable to update task to complete

Error Code	Messages
RPM-PD-018	Error occured while fetching Summary details
RPM-PD-019	Datasegment is Mandatory
RPM-PD-020	Error occured while fetching Summary details
RPM-PD-021	Error while getting datasegments from TC
RPM-PD-022	Error occured while acquiring the task
RPM-PD-023	ProcessRefNo cannot be null
RPM-PD-024	Failed in domain save
RPM-PD-025	Error occured while releasing the task
RPM-PD-026	Application submit/save failed for External System
RPM-PD-027	Application fetch failed for External System
RPM-PD-028	No Business Process maintained for the given Business Product
RPM-PD-029	\$1 is not valid
RPM-PD-030	The product \$1 cannot be selected multiple times
RPM-PD-031	Multiple products of the product type \$1 cannot be selected
RPM-PD-032	Cannot cancel the application as one or more process has crossed irrevocable stages

Error Code	Messages
RPM-PD-033	Mandatory Datasegments \$1 are missing for the reference number \$2
RPM-PD-034	Datasegment Code(s) is missing for \$1 for the reference number \$2
RPM-PD-035	Loan offer accept/reject is not applicable for the given application
RPM-PD-036	Unable to proceed as the application is already being processed by the bank
RPM-PR-001	Error occured while getting the cart details
RPM-TO-001	Mandatory Checklist(s) - \$1
RPM-TO-020	Mandatory Document(s) - \$1

6 Annexure – Advices

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

- [6.1 Loan Initiation Reply](#)
- [6.2 Offer Issue](#)
- [6.3 IPA Advices](#)
- [6.4 Loan Approval](#)
- [6.5 Loan Rejection](#)
- [6.6 Loan Application](#)

6.1 Loan Initiation Reply

	Bank Name
	Branch Name
	Date:

To,

Customer Name(s)

Address Line1

Address Line2

State

City

Pincode

Re : Loan Initiation Advice

Dear Sir/Madam

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

Yours faithfully,

Bank Name

Branch Name

6.2 Offer Issue

To,

Customer Name

Address Line1

Address Line2

State

City

Pincode

Bank Name

Branch Name

Date:

Atten: Mr/Mrs. Customer Name(s)

Re: Approval of Loan

Dear Sir/Madam

We are pleased to inform you that your request dated <Application Date> (YYYY-MM-DD) vide application number <xxxxxx> for <Product Name> has been approved with the following parameters detailed below.

Approved Amount : <Currency + Approved Amount>

Approved Date : <Offer Issue Date> (DD-MM-YYYY)

Offer Valid Period : <Offer Expiry Period> <Offer Expiry Term>

Loan Tenor : <Tenure> Months

Interest Rate : <Latest Effective Interest Rate> %

Fee Amount : <Total Charges>

Repayment Type : <Repayment Type>

Instalment Amount : <Installment Amount>

Collateral Details

Type	Amount	Currency Code
<Collateral Type>	<Collateral Amount>	<Collateral Value Currency Code>

Please return this offer letter with your acceptance. If not returned on aforesaid date, this letter will be null and void. Acceptance of this letter will be at Banks sole discretion.

In case of any clarification please do not hesitate to contact Relationship Manager <Source Emp Name>.

Yours faithfully,
<Bank Name>

We <Customer Name>, hereby accept the offer with the above terms and Condition.

Name:
Signature:
Date:
Place:

6.3 Offer Issue with Repayment Schedule

To,
Customer Name
Address Line1
Address Line2
State
City
Pincode

Bank Name
Branch Name
Date:

Atten: Mr/Mrs. Customer Name(s)

Re: Approval of Loan

Dear Sir/Madam

We are pleased to inform you that your request dated <Application Date> (YYYY-MM-DD) vide application number <xxxxxx> for <Product Name> has been approved with the following parameters detailed below.

Approved Amount : <Currency + Approved Amount>
Approved Date : <Offer Issue Date> (DD-MM-YYYY)
Loan Tenor : <Tenure> Months
Offer Valid Period : <Offer Expiry Period> <Offer Expiry Term>
Interest Rate : <Latest Effective Interest Rate> %

Fee Amount : <Total Charges>
 Repayment Type : <Repayment Type>
 Instalment Amount : <Installment Amount>

Collateral Details

Type	Amount	Currency Code
<Collateral Type>	<Collateral Amount>	<Collateral Value Currency Code>

Please return this offer letter with your acceptance. If not returned on aforesaid date, this letter will be null and void. Acceptance of this letter will be at Banks sole discretion.

In case of any clarification please do not hesitate to contact Relationship Manager <Source Emp Name>.

Yours faithfully,

<Bank Name>

Repayment schedule Details:

Due Date	Installment Amount	Interest Amount	Principal Amount
<Due Date>	<EMI Amount>	<Interest Amount>	<Principal Amount>

We <Customer Name>, hereby accept this offer with the above terms and Conditions.

Name:

Signature:

Date:

Place:

6.4 Loan Approval

To,

Customer Name

Address Line1

Address Line2

State

City

Pincode

Bank Name

Branch Name

Date:

Atten: Mr/Mrs. Customer Name(s)

Re: Approval of <Currency> <Loan Amount> for <Product Name>

Dear Sir/Madam

We are pleased to inform you that your request dated <Application Date> (YYYY-MM-DD) vide application number <xxxxxx> has been approved with the following parameters detailed below.

Offer Accepted Date : <Offer Accepted Date> (DD-MM-YYYY)

Disbursement Date : <First Disbursement Date> (DD-MM-YYYY)

Loan Amount : <Currency> <Loan Amount>

Loan Tenor : <Tenure>

Interest Rate : <Effective Interest Rate> %

Repayment Type : <Repayment Type>

Instalment Amount : <Installment Amount>

Disbursement Account: <Disbursement Account>

Yours faithfully,
<Bank Name>

6.5 Loan Rejection

To,

Customer Name

Address Line1

Address Line2

State

City

Pincode

Bank Name

Branch Name

Date:

Atten: Mr/Mrs. Customer Name(s)

Re: Rejection of <Currency> <Loan Amount> for <Product Name>

Dear Sir/Madam

Please be informed that your request dated <Application Date> (YYYY-MM-DD) for application number <xxxxxx> has been rejected.

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

Yours faithfully,
<Bank Name>

6.6 Loan Application

Application Number: <XXXXXXXXXX>

Application Branch: <XXXX> <Branch Name>

Date: YYYY-MM-DD

Applicants:

Applicant 1

Applicant 2

Product Details

Application Type : <XXX>

Product: <XXXXX>

Term: <Years>

Purpose: <Loan purpose>

Loan Amount: <XXXX>

Contribution: <XXXX>

Total: <XXXXX>

Personal Details

Primary Applicant Name/Joint Applicant Name/Guarantor Name: <Applicant Name>

Date of Birth: YYYY-MM-DD

Gender: <Male> or <Female>

Resident Status: <XXXXXX>

Birth Country: <XXXXXX>

Nationality: <XXXXXX>

Citizenship By: <XXXXXX>

ID Type: <XXXXXX>

Unique ID No: <XXXXXX>

Valid Till: YYYY-MM-DD

Address:

Address Line1

Address Line2

State

City

Pin code

Employment Details

Employee Name: Mr. <XXXXXX>

Employer Name: <XYZ>

Employment Type: <XYZ>

Organization Category: <XYZ>

Current Employment: <XYZ>

Employment Start Date: YYYY-MM-DD

Employment End Date: YYYY-MM-DD

Employer's Address:

Address Line1

Address Line2

State

City

Pin code

Employee Name: Mr. <XXXXXX>

Employer Name: <XYZ>

Employment Type: <XYZ>

Organization Category: <XYZ>

Current Employment: <XYZ>

Employment Start Date: YYYY-MM-DD

Employment End Date: YYYY-MM-DD

Employer's Address:

Address Line1

Address Line2

State

City

Pin code

Financial Position Details

Asset Type	Asset Amount
House	XXX
Deposit	XXX
Vehicle	XXX
Other	XXX
House	XXX
Deposit	XXX
Vehicle	XXX
Other	XXX

Liabilities Type	Liabilities Amount
Home Loan	XXX
Education Loan	XXX
Property Loan	XXX
Vehicle Loan	XXX
Credit Card Outstanding	XXX
Overdrafts	XXX
Personal Loan	XXX

Liabilities Type	Liabilities Amount
Other	XXX
Home Loan	XXX
Education Loan	XXX
Property Loan	XXX
Vehicle Loan	XXX
Credit Card Outstanding	XXX
Overdrafts	XXX
Personal Loan	XXX
Other	XXX
Home Loan	XXX
Education Loan	XXX

Income Type	Income Amount
Business	<XXX>
Salary	<XXX>
Interest Amount	<XXX>
Rentals	<XXX>
Income Type Income Amount	<XXX>
Business	<XXX>
Cash Gifts	<XXX>
Other	<XXX>
Pension	<XXX>
Investment Income	<XXX>

Income Type	Income Amount
Agriculture	<XXX>
Business	<XXX>
Salary	<XXX>
Interest Amount	<XXX>
Rentals	<XXX>
Business	<XXX>
Cash Gifts	<XXX>
Other	<XXX>
Pension	<XXX>
Investment Income	<XXX>
Agriculture	<XXX>

Expense Type	Expense Amount
Rentals	<XXX>
House	<XXX>
Vehicle	<XXX>
Fuel	<XXX>
Other	<XXX>
Medical	<XXX>
Education	<XXX>
Rentals	<XXX>
House	<XXX>
Vehicle	<XXX>

Expense Type	Expense Amount
Fuel	<XXX>
Other	<XXX>
Medical	<XXX>
Education	<XXX>

Collateral Details

Collateral Type	Collateral Category	Collateral Value	Primary Collateral
<Collateral Type>	<XXXX>	<XXXX>	<XXXX>
<Collateral Type>	<XXXX>	<XXXX>	<XXXX>
<Collateral Type>	<XXXX>	<XXXX>	<XXXX>
<Collateral Type>	<XXXX>	<XXXX>	<XXXX>

Mandate Details

Number of Applicants: <XXX>

Mandate Registered: <XXX>

Applicant Name	Repayment Share (%)
Mr. <XXXX>	<Share %>
Mr. <XXXX>	<Share %>

SIGNIFICANT CHANGES

You have advised us that there are no foreseeable significant changes to your circumstances that will affect your ability to meet your contracted repayments.

You have advised us that significant changes to your circumstances may occur that could adversely affect your ability to meet your contracted repayments and you have plans in place to ensure that you will be able to continue to make repayments if these circumstances occur.

We would like to inform you that:

Purpose of collection

Personal information is information about an identifiable individual and includes facts or an opinion about you which identifies you or by which your identity can be reasonably determined. The

collection of your personal information is essential to enable us to conduct our business of offering and you with our range of financial products and services.

We collect personal information for the purposes of: identifying and protecting you when you do business with us establishing your requirements and providing the appropriate product or service setting up, administering and managing our products and services assessing and investigating and if accepted, managing a claim made by you under one or more of our product and training and developing our staff and representatives. We may be required by law to collect your personal information. These include, but are not limited to, anti-money laundering and taxation laws.

Consequences if personal information is not provided

If we request personal information about you and you do not provide it, we may not be able to provide you with the financial product or service that you request, or provide you with the full range of services we offer.

Disclosure

We use and disclose your personal information for the purposes we collected it. We may also use and disclose your personal information for a secondary purpose that is related to the purpose for which we collected it. This would happen in cases where you would reasonably expect us to use or disclose your personal information for that secondary purpose. In the case of sensitive information, any secondary purpose, use or disclosure will be directly related to the purpose collection.

When necessary and in connection with purposes of collection, we may disclose your personal information to and/or collect your personal information from:

Other companies within the OBVAM UNIVERSAL BANK. Where required or authorized under our relationship with our joint venture companies. Information technology providers, including hardware and software vendors and consultants such as programmers research and development service providers your advisers, agents or representatives our advisers, agents or representatives if required or authorized to do so, regulatory bodies and government agencies financial advisers lenders' mortgage insurers and values credit reporting agencies legal and other professional advisers printers and mail house service providers manufacturers for plastic card production (e.g. debit and credit cards) external dispute resolution schemes.

Disclosure overseas

There are also instances where we may have to send your personal information overseas or collect personal information from overseas. These instances include: sending your personal information to companies in the OBVAM UNIVERSAL BANK group. When you have asked us to do so when we are authorized or required by law to do so when we have outsourced a business activity or

function to an overseas service provider with whom we have a contractual arrangement certain electronic transactions or when it is necessary in order to facilitate a transaction on your behalf. We will only send your personal information overseas or collect personal information about you from overseas for the purposes in this statement.

Access

You can request access to the personal information we hold about you by contacting us. In some circumstances, we are able to deny your request for access to personal information. If we deny your request for access, we will tell you why. If accessing your personal information will take an extended period of time, we will inform you of the likely delay. For more detailed requests for access to personal information, for example, access to information held in archives, a fee may be charged to cover the associated cost of retrieval and supplying this information.

Marketing

We would like to use and disclose your personal information to keep you up to date with the range of products and services available from OBVAM UNIVERSAL BANK. Generally, our companies in the OBVAM UNIVERSAL BANK group will use and disclose your personal information for OBVAM UNIVERSAL BANK's marketing purposes. If you do not want us to use and disclose your personal information for the purpose of marketing products and services to you, you should contact us and tell us.

Contact

Please contact us to:

change your mind at any time about receiving marketing material request access to the personal information we hold about you or obtain more information about our privacy practices by asking for a copy of our Privacy Policy You can contact us by calling 13 ** 75 or contacting us at OBVAM UNIVERSAL BANK.com.au or by visiting any of our branches. Our Privacy Policy can also be found on our website at OBVAM UNIVERSAL BANK.com.au at the bottom of the page by clicking on Privacy.

Authority to obtain credit information

I/We understand that by signing this application, consent is given to OBVAM UNIVERSAL BANK to:

Disclose to a credit reporting agency certain personal information about me/us including: identity particulars, amount of credit applied for in this application, payments which may become more than 60 days overdue any serious credit infringement which OBVAM UNIVERSAL BANK believes I/we have committed, advice that payments are no longer overdue and/or that credit provided to me/us has been discharged. Obtain from a credit reporting agency a report containing personal credit

information about me/us and, a report containing information about my/our commercial activities or commercial credit worthiness, to enable OBVAM UNIVERSAL BANK to assess this application for credit. I/We further consent to and acknowledge that OBVAM UNIVERSAL BANK may at its discretion obtain second and/ or subsequent credit reports prior to funding (settlement) or withdrawal of this application, in order to reassess my/our application for credit. Give and obtain from any credit provider(s) that may be named in this application or in a report held by a credit reporting agency information about my/our credit arrangements, including information about my/our credit worthiness, credit standing, credit history, credit capacity for the purpose of assessing an application for credit, notifying any default by me/us.

Confirm my employment details from my employer, accountant or tax agent named in this application.

Confirm my income received on an investment property from any nominated real estate agent.

Acknowledgments & Declarations

By signing below, I/we agree that I/we, have read and understood this application declare that all information provided in this application is true and correct authorize OBVAM UNIVERSAL BANK to make any enquiries it considers necessary to verify the information provided in this application and in support of this application agree to OBVAM UNIVERSAL BANK, in accordance with the Privacy Statement included in this application and the OBVAM UNIVERSAL BANK Privacy Policy consent to the disclosures set out in the Authority to Obtain Credit Information consent to OBVAM UNIVERSAL BANK disclosing information about my/our application, credit report, loan balance from time to time and associated information relevant to the calculation of commission to the agent nominated in this application and to any organization under which the agent may operate or by whom the agent is employed agree to OBVAM UNIVERSAL BANK transmitting my/our personal information by electronic means

Applicant	Date	Signature
Mr. <XXXX>	YYYY-MM-DD	
Mr. <XXXX>	YYYY-MM-DD	

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