Savings Account Origination User Guide

Oracle Banking Origination

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Savings Account Origination User Guide

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1 Preface

1.1 Introduction

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

1.2 Audience

This user manual is intended for the Relationship Managers (RMs) and Sales Officers in-charge of sourcing the Savings Account Products from prospect and customer of the bank. The user manual is also intended for the other bank personas such as Bank Operations Manager, Account Opening Officers or Branch Managers who may handle the specific stages of the lifecycle of the Savings Account Origination process based on the bank's internal operation and policies.

1.3 Document Accessibility

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

1.4 Acronyms and Abbreviations

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

| Abbreviation | Description |
|--------------|-----------------------------------|
| DS | Data Segment |
| SMB | Small and Medium Business |
| System | Oracle Banking Origination Module |



1.5 List of Topics

This user manual is organized as follows:

Table 2: List of Topics

| Topics | Description |
|---|--|
| Savings Account Origination Process | This topic provides a snapshot of the features of the entire module. |
| Savings Account Origination | This topic provides detailed information on the defined stages through which the Savings Account Application has to flow before it is ready to be sent to the Host for Account Creation. |
| Error Codes and Messages | This topic provides the error codes and messages that you encounter while working with Oracle Banking Origination. |
| Functional Activity Codes - Glossary | Functional Activity Codes - Glossary has the alphabetical list of Savings Account stages with functional activity codes and page references for quick navigation. |

1.6 Related Documents

The related documents are as follows:

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

1.7 Symbols

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

Table 3: Symbols

| Icons | Function |
|---------------|--------------------|
| × | Exit |
| + | Add row |
| - | Delete row |
| Q | Option list |
| \rightarrow | Represents Results |

2 Savings Account Origination Process

This chapter includes following sections:

- 2.1 Introduction
- 2.2 Reference Workflow for Savings Account Origination

2.1 Introduction

Oracle Banking Origination is the middle office banking solution with a comprehensive coverage of Retail Banking Origination processes for Savings Account, Current Account, Term Deposit, Credit Cards and Loans comprising of Home Loan, Personal Loan, Education Loan, Vehicle Loan, Term Loan and Business Loan. It is a Host-Agnostic solution.

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

The convenience of configuring appropriate stages and the respective data segments within each of these stages, which can be business driven, is hosted and architectured 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 Savings Account is created in the Host. The new workflow also supports capturing of relevant documents, stage wise, and generation of advices and notifications dynamically.

The initiation request for a Savings Account 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 Savings Account request can be made for both new and existing customer types. Also, the system supports processing of the savings account request from the customer which are directly received from the Self-Service Banking Channel (Oracle Banking Digital Experience) through the REST based service APIs.

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

This user guide explains the reference workflow for the Savings Account Origination process and further details the data that needs to be captured in the data segment linked to the specific stages.



2.2 Reference Workflow for Savings Account Origination

The following diagram describes the workflow for Savings Account Origination process.

Figure 1: Reference Workflow Diagram

| | Overdraft Limit Stage | pplication nrichment tage | Initial Funding Stage | Underwriting Stage | Stage | Manual Assessment Stage | Manual Decision Stage | Account Parameter Stage | Supervisor Application Approval | Offer Issue Stage | Offer Accept/ Reject | Post Offer Amendment • Data Segment: | Account Approval |
|-------------------------------|---|---------------------------------|-----------------------------|-----------------------|-------|---|--------------------------------|---|---------------------------------------|----------------------|---|--|---|
| Data Segments I. Customer | 2. Advance Against Uncollected Funds Details 3. Temporary | Data Segments 1. Interest | | · | | Data Segment 1. Marual Assessment | • 1. Manuai Decision • • | Data Segments 1. Account Limit Details 1. Account Limit Details 3. Charge Details 4. Temporary Overdraft Limit Details 5. Advance Against Finds Details 6. Account Services Preferences | | , ion | 1. Offer Accept / Reject 2. Summary | 1. Post Offer Amendment 2. Summary | s Data Segment 1. Assessment Summary 2. Collateral Perfection Datails 3. Approval Detailt |



3 Savings Account Origination

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 Savings Account Product origination process is initiated either as a single product origination or as part of the multiple product selection, Process Orchestrator generates the Savings 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 Savings Account Origination Process flow comprises of the below stages and the detailed information of the same is available in the below sections:

- 3.1 Application Entry Stage
- 3.2 Overdraft Limit Stage
- 3.3 Application Enrichment Stage
- 3.4 Account Funding Stage
- 3.5 Underwriting
- 3.6 Application Assessment Stage
- 3.7 Manual Credit Assessment Stage
- 3.8 Manual Credit Decision Stage
- 3.9 Account Parameter Setup Stage
- 3.10 Supervisor Application Approval Stage
- 3.11 Offer Issue Stage
- 3.12 Offer Accept / Reject Stage
- 3.13 Post Offer Amendment Stage
- 3.14 Application Approval Stage
- 3.15 Manual Retry Stage





Prerequisite

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

NOTE: The fields which are marked with asterisk are mandatory

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

 \rightarrow The Free Tasks screen is displayed.

Figure 2: Free Tasks

| 1 | Action | Priority | Process Name | Process Reference Number | Application Number | Stage | Application D |
|----|----------------|----------|-------------------------|--------------------------|--------------------|------------------------|---------------|
|) | Acquire & Edit | medium | Savings Account Origin | 000SAVEDG0007866 | 000APP000019958 | Application Entry | 20-03-26 |
|) | Acquire & Edit | | | | | Application Entry | |
|) | Acquire & Edit | | | | | Application Initiation | |
| 3 | Acquire & Edit | medium | Current Account Origin | 000CUREDG0001479 | 000APP000019874 | Application Entry | 20-03-26 |
|) | Acquire & Edit | medium | Current Account Origin | 000CUREDG0001478 | 000APP000019873 | Application Enrichment | 20-03-26 |
|) | Acquire & Edit | medium | Current Account Origin | 000CUREDG0001477 | 000APP000019872 | Application Enrichment | 20-03-26 |
|) | Acquire & Edit | medium | Current Account Origin | 000CUREDG0001476 | 000APP000019870 | Application Enrichment | 20-03-26 |
|) | Acquire & Edit | medium | Savings Account Origin | 000SAVEDG0007813 | 000APP000019867 | Application Enrichment | 20-03-26 |
|) | Acquire & Edit | medium | Savings Account Origin | 000SAVEDG0007812 | 000APP000019864 | Application Entry | 20-03-26 |
|) | Acquire & Edit | | | | | Application Initiation | |
|) | Acquire & Edit | | | | | Application Initiation | |
|) | Acquire & Edit | medium | Retail Loan Origination | 000OBDXAL0009602 | 000APP000019602 | Application Entry | 20-03-26 |
|) | Acquire & Edit | | Retail Loan Origination | 0000BDUPL0009534 | 000APP000019520 | Application Entry | 20-03-26 |
| n. | A 0. F. J.L. | | Petell Level Onterface | 0000002410000523 | 00040000010530 | A | 20.02.25 |



3.1 Application Entry Stage

Process Orchestrator updates the record in the Free Task process for the Application Entry stage also referred as Task from orchestrator perspective. User can Acquire and Edit or Acquire the task from the Action column and the header respectively as per requirement.

The Application Entry Stage will be automatically submitted, in case the Bank level configuration for allowing full Application submission is set as 'Yes' and the User has updated all the Data Segment of Application Entry stage as part of the Application Initiation stage itself by clicking on the 'Application' button available in the Product Details Data Segment.

After successful submission of Application Entry stage, a request for the initial funding transaction is sent to Teller Module, if Fund By is selected and Initial Funding details are updated. The status of the Teller Transaction is then validated in the Initial Funding Details data segment of Account Funding stage.

The Application Entry stage comprises of the below mentioned data segments:

- 3.1.1 Account Details
- 3.1.2 Customer Information
- 3.1.3 Stake Holder Details Only for SMB Customers.
- 3.1.4 Mandate Details
- 3.1.5 Financial Details
- 3.1.6 Collateral Details
- 3.1.7 Account Service Preferences
- 3.1.8 Nominee Details
- 3.1.9 Summary
- 3.1.10 Action Tabs
- 3.1.11 Request Clarification

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



3.1.1 Account Details

- The Account Details data segment displays the account details. Click Acquire and Edit for the application for which Application Entry stage has to be acted upon. It will ensure that the task is acquired to your user ID and will launch the Application Entry stage with the Account Details data segment screen.
 - \rightarrow The **Account Details** screen is displayed.

| Savings Application Entry - | 006APP000040762 | | (i) III Clarification Details | Application Info | 🔒 Customer 360 | Remarks Documents | 🗐 Advices 🛛 🥫 🗙 |
|-----------------------------|------------------|---|-------------------------------|-------------------|----------------|----------------------|--------------------|
| Account Details | Account Details | | | | | | Screen (1 / 8) |
| Customer Information | Account Type | Business Product Name | | | | | |
| Mandate Details | Savings Account | Max Savings Account | | | | | |
| Financial Details | | | | | | | |
| Collateral Details | | The Savings Account provides you a complete b | | | | Account Currency * | |
| Account Service Preferences | d h | convenience and financial package to access you the ease. We offer you a range of savings accourt | | | * | INR | • |
| Nominee Details | | management of your money | | ication Date | | Overdraft Requested | |
| Summary | | the second se | 03/3 | 0/10 | | | |
| | | * | | | | | |
| | Fund the Account | Fund By * | Transac | tion Reference No | | | |
| | | Cash | ABC12 | 3 | | | |
| | Amount * | Value Date * | | | | | |
| | INR 🔻 500,000.0 | 00 Mar 30, 2018 | 曲 | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| Audit | | | | | Request Clari | fication Back Next S | ave & Close Cancel |

Figure 3: Account Details

It will ensure that the task is acquired to your user ID and will launch the Application Entry stage.

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

| Field | Description |
|-----------------------|--|
| Account Type | Displays the account type based on the product selected in the product catalogue. |
| Business Product Name | Displays the business product name based on the product selected in the product catalogue. |
| Product Image | The system displays the product image. |
| Product Description | Displays a short description of the business product. |

Table 4: Account Details - Field Description

| Field | Description |
|-----------------------------|---|
| Account Branch* | Search and Select the account branch. By default, the system displays the account branch selected in the Application Initiate stage. |
| Account Currency* | Search and Select the account currency. Currency list is populated based on the currency allowed for the business product. By default, the system displays the account currency selected in the Application Initiate stage. |
| Application Date | Displays the date on which the application was initiated. |
| Overdraft Requested | Select to indicate if overdraft is required. NOTE: This toggle is not applicable for SMB Customers . |
| Fund the Account | Select to indicate if initial funding has been taken for the account opening. Currently, initial funding is allowed through Cash Account Transfer and Other Bank Cheque. Select the required option from the drop-down list. This field is conditional mandatory. |
| Fund By* | Select the fund by from the drop-down list. Available options are: • Cash • Account Transfer • Other Bank Cheque |
| Transaction Reference No | Specify the transaction reference number. This field appears only if the Fund By is selected as Cash or Other Bank Cheque . |
| Amount | Specify the amount. |
| Value Date* | Select the Current Business date. |



| Field | Description |
|-----------------|---|
| Account Number* | Select the account number from the Account Search popup. This field appears only if the Fund By is selected as Account Transfer |
| | NOTE: In Account Search popup, the user can view only the accounts of the existing customers who are part of the application. |
| Account Name | Displays the account name for the selected account number. This field appears only if the Fund By is selected as Account Transfer |
| Cheque Number | Specify the Cheque number. This field is non-mandatory for Account Transfer funding mode. This field is mandatory for Other Bank Cheque funding mode. |
| Cheque Date | Select the Cheque date. This field is non-mandatory for Account Transfer funding mode. This field is mandatory for Other Bank Cheque funding mode. |
| Bank Name | Specify the Bank name. This field is applicable only if the Fund By is selected as "Other Bank Cheque". |
| Branch Name | Specify the Branch name. This field is applicable only if the Fund By is selected as "Other Bank Cheque". |

| Field | Description |
|------------------------|--|
| Cheque Routing Number | Specify the Cheque Routing Number. |
| | This field is applicable only if the Fund By is selected as "Other Bank Cheque". |
| GL Account Number* | Specify the GL Account Number where the funding amount is to be credited. You can also search for GL Account Number. This field is applicable only if the Fund mode is selected as Manual or Automatic. |
| GL Account Description | Displays the description of selected GL Account. This field is applicable and mandatory only if the Fund mode is selected as Manual or Automatic. |
| 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, requirement for any additional document and so on, from the customer. For more information on Request Clarification , refer to the section Request Clarification . |
| Back | Click Back to navigate to the previous data segment within a stage. NOTE: Since this is the first screen on the workflow, Back will be disabled. |



| Field | Description |
|--------------|--|
| Next | Click Next to navigate to the next data segment, after successfully capturing the data. The system will validate all mandatory data segments and data fields. If mandatory details are not provided, 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. 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. |



3.1.2 Customer Information

The Customer Information data segment displays the details captured for the customer in the Application Initiate stage and allows updating further fields for supplementing the customer related information.

1. Click **Next** in **Account 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.

| Savings Application Entry - 0 | 06APF000040762 | | (i) Clarification Details | Application Info | Customer 360 | Remarks | Documents | Advices | $_{\mu^{H'}}\times$ |
|-------------------------------|------------------------------|----------------------------|---------------------------------------|---------------------|----------------|--------------------|-----------|-------------|---------------------|
| Account Details | Customer Information | | | | | | | Scre | een (2 / 8) |
| Customer Information | Customer Type * | Ownership * | N | umber of Applicants | | | | | |
| Mandate Details | Individual $	au$ | Single | · · · · · · · · · · · · · · · · · · · | | | | | | |
| Financial Details | | | | | | | | | _ |
| Collateral Details | - | - | | | | | | | |
| Account Service Preferences | Date of Birth | | | | | | | | ^ |
| Nominee Details | | 6 | | | | | | | |
| Summary | Existing Customer | CIF Number | Primary C | ustomer | | | | | |
| | | | | | | | | | |
| | | | | | | | | | |
| | Upload Document to prepopu | Ilate Customer Information | | | | | | | |
| | Title * | First Name * | Middle N | ame | | Last Name * | | | |
| | Mr. | | | | | | | | |
| | Name In Local Language | Gender * | Date of B | irth * | | Resident Status | | | |
| | | Male | | | | Select | | | |
| | Country of Residence | Birth Country * | Nationalit | y * | | Citizenship By | | | |
| | | | | | | Birth | | | |
| | Marital Status | ID Type | Unique IE | No | | Valid Till | | | |
| | | Select | | | | _ | | | |
| | Customer Segment | Customer Category * | | Language * | | Preferred Currency | | | |
| | Select | INDIVIDUAL | English | | | GBP | | | |
| | Customer Location * | Details Of Special Need | Remarks I | for Special Need | | Relationship Manag | ger ID | | |
| | GB | Select | | | | | | | |
| | Staff | | | | | | | | |
| | | | | | | | | | |
| | Address | | | | | | | | |
| | Permanent Address | Communication Address | | | | | | | |
| | Permanent Address | Communication Address | : | | | | | | |
| | | | | | | | | | |
| | | | | | | | | | |
| | | | | | | | | | |
| | | | | | | | | | |
| | Signature | | | | | | | | |
| | Signature ID | s | ignature | Remarks | | | Action | | |
| | | | | | | | | 1 | |
| | Page 1 of 1 (1 of 1 items) K | < 1 > × | | | | | | | |
| | | | | | | | | | |
| | | | | | | | | | |
| Austlit | | | | | Request Clarif | ication Back | Next S | ave & Close | Cancel |

Figure 4: Customer Information - Individual

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



| Field | Description |
|-----------------------|---|
| Customer Type* | Displays the customer type selected in the Application Initiate stage. |
| Ownership* | Select the ownership from the drop-down list. Available options are: Single Joint 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. By default, the system displays the ownership selected in the Application Initiate stage. |
| Number of Applicants* | Displays the number of applicants added for the account. It gets auto-calculated based on the number of applicants that are added by Add Applicant . |
| Applicant Name | Displays the applicant's name. |
| 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 | Displays the date on which the financial details of an existing applicant was last updated. For a new applicant, it will remain blank. |

Table 5: Customer Information - Individual - Field Description

| Field | Description |
|---------------------------|--|
| 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. |
| CIF Number | Search and select the CIF number. |
| 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: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. |



| Field | Description |
|---------------------|---|
| 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: 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: Emerging Affluent High Net worth Individuals Mass Affluent Ultra HNI |
| Customer Sub Type* | Select the sub type of the customer. Available options are: Individual Minor Student Senior Citizen Foreigner |
| Preferred Language* | Select the preferred language. |

| Field | Description |
|-----------------------------|---|
| Preferred Currency* | Select the preferred currency. |
| Customer Location* | Click Search icon and select the Customer Location. |
| Details Of Special Need | Select the special need details. Available options are: Blindness Cerebral Palsy Low vision Locomotor disability Leprosy-cured Mental retardation Mental illness Hearing Impairment |
| Remarks For Special Need | Specify the remarks for special need selected. |
| Relationship Manager ID | Click Search icon and select the Relationship Manager ID. |
| Staff | Select to indicate if customer is staff of the bank. |

| Field | Description |
|---------------|---|
| Address | Displays the address details. |
| | Click on the top right side of the Address Tile. Click Edit to |
| | update the address details. You can also delete the address of |
| | an existing customer. |
| | To add multiple addresses of the applicant, click $^{++}$ icon on the |
| | Address to add additional addresses. |
| Address Type* | Select the address type for the applicant from the drop-down |
| | list. |
| | Permanent Address |
| | Residential Address |
| | Communication Address |
| | Office Address |
| | Communication address is mandatory. |
| 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. |
| Phone | Specify the ISD code and the phone number of the applicant. |



| Field | Description |
|--------------------|---|
| Signatures | Click 🖶 icon to upload the signatures for the customer. |
| | Click Add button to add the additional signatures. |
| | Click Cancel button to discard the added details. |
| | On Submit, signature will be handed off to Oracle Banking Party. |
| Upload Signature | Drag and drop the signature file or click on Select or drop files |
| | here to browse and upload the signature from the local system. |
| | NOTE: PNG & JPEG file formats are supported. |
| Uploaded Signature | 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 | Click Click the added signatures |
| | Click To delete the added signatures. |





| Field | Description |
|-----------------------|--|
| 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, requirement for any additional document and so on, from the customer. For more information on Request Clarification , refer to the section Request Clarification . |
| Back | Click Back to navigate to the previous data segment within a stage. |
| Next | Click Next to navigate to the next data segment, after successfully capturing the data. The system will validate 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. 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. |

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

 \rightarrow The Customer Information - Upload Document screen is displayed



Figure 5: Customer Information – Upload Document

| Upload Document | | |
|------------------------------------|---------------------------------------|--|
| Document Name * | Country Of Issue * | |
| Ψ | · · · · · · · · · · · · · · · · · · · | |
| | | |
| Drop files here or click to select | | |
| | | |

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

| Field | Description | | |
|-------------------|---|--|--|
| Document Name* | Select the document name from the drop-down list. | | |
| | The available options are: | | |
| | Driving LicensePassport | | |
| Country of Issue* | This field is defaulted, for 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. | | |

Table 6: Customer Information - Upload Document – Field Description

After the document is uploaded,.

 \rightarrow The Verify Information screen is displayed.



| First Name Date Of F | THE NO | |
|------------------------|----------------------|--|
| | | |
| Last Name Date Of F | ame | |
| | irth | |
| Gender Unique Id | Type Driving License | |
| Unique Id No Expiry Da | | |
| Address Type Building | | |
| Street City | 100 | |
| State Country | Q | |
| Zipcode Issue Dat | e | |

Figure 6: Verify Information

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 belowTable 5: Customer Information - Individual - Field DescriptionTable 5: Customer Information - Individual - Field Description.

| Table 7: Verify | y 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. |

| 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 applicant based on the document uploaded. | |
| Unique ld No | This field is pre-populated with the extracted data. Modify the unique ID number of the uploaded document, if required. | |
| Unique Id Expiry | This field is pre-populated with the extracted data. Modify the unique ID expiry date of 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. | |
| | 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: Permanent address Residential address Communication address Office address Office address NOTE: By default, the permanent address is selected, This field appears only if the Document Name is selected as Driving License. | |

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

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| Update Address | Select the option whether the address has to be updated with the extracted data. |
|----------------|--|
| | The available options are |
| | • Yes |
| | • No |

- 5. Click Update and Save to pre-populated the data fields in the Customer Information screen.
 - \rightarrow The **Confirmation** screen displays.
 - Figure 7: Confirmation

| Please Confirm | × |
|---|--------|
| Any data already entere with this information, de continue? | · |
| | Cancer |

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

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

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



| Application Entry - 006APP0 | 000023800 | | () Clarification Details | Application Info | Customer 360 | Remarks | Documents | Advices | $_{\mu^{a^{\prime}}}$ \times |
|-----------------------------|--------------------------------|---------------------|--------------------------|--------------------------|--------------|----------------|----------------|-------------|--------------------------------|
| Account Details | Customer Information | | | | | ` | | s | creen (2 / 6) |
| Customer Information | Customer Type * | | | | | | | | ^ |
| Stake Holder Details | Small and Medium Business(SMB) | | | | | | | | |
| Mandate Details | | | | | | | | | |
| Nominee Details | | | | | | | 0 | | |
| Summary | Doing Business As | Registration Number | Date Of Registration | | | | V | • | ^ |
| | Existing Customer | CIF Number | | | | | | | |
| | | | | | | | | | |
| | Doing Business As * | Registration Numbe | r | Date Of Registration $*$ | | Country Of | Registration * | | |
| | | | | | 曲 | US | | Q | |
| | SMB Classification | Customer Category | • | SMB Registration Numb | er | Tax Identifi | ation Number * | | |
| | Select 🔻 | SMB | Q, | | | 3344ABC0 | | | |
| | Goods And Service Tax ID | Business License | | Preferred Language * | | Preferred C | urrency * | | |
| | | | | English | Ŧ | USD | | Q | |
| | Relationship Manager ID * | Upload Logo | | | | | | | |
| | | 🕂 Upload Logo | | | | | | | |
| | | | | | | | | | _ |
| | Address 🕂 | | | | | | | | |
| | Communication Address | : | | | | | | | |
| | | • | | | | | | | |
| | | | | | | | | | |
| | | | | | | | | | |
| | | | | | | | | | |
| | | | | | | | | | |
| | | | | | | | | | ~ |
| Audit | | | | | Request Clar | ification Back | Next S | ave & Close | Cancel |

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

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

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

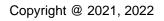
 Description

| 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. |



| Field | Description |
|------------------------------|---|
| 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. |
| 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: |
| | • 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. |

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| Field | Description |
|-----------------------------|---|
| 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. |
| | Click on the top right side of the Address Tile. |
| | View – Click View to view the address details of an existing customer. |
| | Edit - Click Edit to update the address details of an existing customer. |
| | Delete – Click Delete to delete the address of an existing customer. |
| | Edit and Delete option are enabled for existing customer post click of Edit from the header. |
| | To add multiple addresses of the applicant, click + icon on the Address to add additional addresses. |



| Field | Description |
|--------------|--|
| Address Type | Select the address type for the applicant from the drop-down list. |
| | Permanent Address |
| | Residential Address |
| | Communication Address |
| | Office Address |
| | One of the address types must be Communication 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 | 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. |
| Back | Click Back to navigate to the previous data segment within a stage. |



| Field | Description |
|--------------|---|
| Next | Click Next to navigate to the next data segment, after successfully capturing the data. |
| | The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action. User will not be able to proceed to the next data segment, without capturing the mandatory data. |
| Save & Close | Click Save & Close to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later. |
| Cancel | Click Cancel to 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)

- 7. Click **Next** to perform the dedupe check and display the result.
 - \rightarrow The **De-Dupe Result** screen is displayed



Figure 9: De-Dupe Results

| Vikash Kuma | ng records are foun ar | -,, | | | | | | |
|-------------|---|------------|-----------|---------------|------------|----------------|------------------------|-------------|
| CIF Number | PTY Number | First Name | Last Name | Customer Type | DOB | Contact Number | ID/Registration Number | Status |
| 100011 | | Vikash | Anand | 1 | 03-01-1990 | 0988098009 | | COMPLETED |
| | PTY Number | First Name | Last Name | Customer Type | DOB | Contact Number | ID/Registration Number | Status |
| CIF Number | F F F F G G G G G G | | | | 10-01-1990 | 0988056009 | | IN-PROGRESS |
| CIF Number | r i i i i i i i i i i i i i i i i i i i | Sanjeet | Kumar | 1 | 10-01-1990 | 0500050005 | | IN-FROGRESS |

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

| Table 9: | 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 clicks **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 clicks **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, clicks **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.

3.1.3 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 **Stake Holder Details** screen is displayed.

Figure 10: Stake Holder Details

| Application Entry - 006APP | 000010262 | | Clarification Details M Application Info | 📩 Customer 360 🛛 🗮 Remarks | Documents | Advices | $_{\mu }^{\mu } \ \times$ |
|---|--|------------------------|--|----------------------------|-------------|-----------|-----------------------------|
| Account Details | Stake Holder Details | | | | | Scre | sen (6 / 8) |
| Customer Information Stake Holder Details | * Add Stakeholder | | | | | | 1 |
| Mandate Details | Stackholder Type Date of Birth | | | | | 1 | • |
| Nominee Details Summary | CIF Number * | Ownership Percentage * | Associated Since * | | | | |
| | 4 | × * | ± | | | | |
| | Stackholder Type Date of Dath | | | | | ÷. | • |
| | CIF Number * | Associated Since | | | | | |
| | Signature | | | | | | |
| | Signature ID | Signature | Remarks | | Action | | |
| | | | | | | | |
| | Page 1 of 1 (1 of 1 items) $K < 1 > 3$ | | | | | | |
| | Stackholder Type Date of Birth | id Type | Unique ld Cilicenship | | | 1 | • |
| | Associated Since | | | | | | |
| | Signature 🚹 | | | | | | |
| | Upload Signature | Uploaded Signature | Remarks | | | | |
| | Drag and Drop + | | @ 1 | | | | |
| | Signature ID | Signature | Remarks | | Action | Add Cance | |
| | 1 m | | | | 1 | | |
| | Page 1 of 1 (1 of 1 items) \mathbb{K} < 1 $>$ \times | | | | | | |
| | Stadholosr Type Date of Barn | | | | | Î | • |
| | ClF Number * Q | | | | | | |
| | Line Of Business | Scope * | Guarantee start date - Expiry date * | | | Î | |
| | Guarantee amount * | Description | | | | | |
| | T | | | | | | |
| | + Add New Guarantor | | | | | | |
| | Stackholder Type Date of Birth | | | | | Î | • |
| | CIF Number * Q, | | | | | | |
| | | | | | | Î | |
| | Line Of Business * | Item Name * | Quantity | Supply Frequency | v | | |
| | Start Date - End Date [↑] | | | | | | |
| | + Add Supply Details | | | | | | Ų |
| Audit | | | | Request Clarification Back | Next Save 8 | k Close | Cancel |



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

| Field | Description |
|-----------------------------|---|
| Stake Holder Type | Select the Stakeholder type from the dropdown list. Available options are • 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. |

Table 10: Stake Holder Details – Field Description



| Field | Description |
|--------------------|--|
| 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. |
| Upload Signature | Drag and drop the signature file or click on Select or drop files here to browse and upload the signature from the local system. |
| | NOTE: PNG & JPEG file formats are supported. |
| | This field appears only for the new Customers. |
| Uploaded Signature | Displays the uploaded signature. |
| | This field appears only for the new Customers. |
| Remarks | Specify the remarks related to the signature. |
| | This field appears only for the new Customers. |
| Signature ID | Displays the Signature ID for the added signature. |
| Signature | Displays the added signature. |
| Remarks | Displays the remarks for the added signature. |
| Action | Click Click to edit the added signatures |
| | Click To delete the added signatures. |
| | This field is enabled only for new customers. |

| Field | Description |
|---------------------------------------|--|
| Guarantors | |
| Line of Business | Select the line of business for the guarantor/supplier. Available options are: • Facility • Supply Chain Finance • Trade • Lending • Cash Management • Liquidity Management • Virtual Account Management |
| Scope | Specify the scope of the guarantor in the business. |
| 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 | Select the line of business for the guarantor/supplier. Available options are: • Facility • Supply Chain Finance • Trade • Lending • Cash Management • Liquidity Management • Virtual Account Management |

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| Field | Description |
|-----------------------|---|
| 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. |
| 1 | Click this icon to delete the row. |
| Request Clarification | Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer. For more information on Request Clarification , refer to the section Request Clarification . |
| Back | Click Back to navigate to the previous data segment within a stage. |
| Next | Click Next to navigate to the next data segment, after successfully capturing the data. The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, 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. 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.
 - \rightarrow The **Customer Onboarding** screen is displayed.

Figure 11: Customer Onboarding

| Customer Onboarding | × |
|---------------------|------|
| Customer Category * | |
| Ŧ | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | Save |
| | 5476 |

5. Select the Customer Category.

The available options are:

- Individual
- Small and Medium Business (SMB)

If the Customer Category is selected as Individual.

 \rightarrow The Customer Onboarding – Individual screen is displays.

Figure 12: Customer Onboarding



| stomer Onboarding | | | | | > |
|---------------------|----|----------------------|----------------------|------------------------|------|
| stomer Category * | | | | | |
| dividual | * | | | | |
| () | | | | • | |
| Existing Customer | | Primary Customer | | | |
| Title * | | First Name * | Middle Name | Last Name * | |
| Select | Ψ. | | | | |
| Gender * | | Date of Birth * | Resident Status * | Country of Residence * | |
| Select | ~ | | Select 🔻 | Q | |
| Birth Country * | | Nationality * | Citizenship By * | Marital Status * | |
| | Q, | Q | Select 🔻 | Select 🔻 | |
| ID Type * | | Unique ID No * | Valid Till | Customer Segment | |
| Select | Ŧ | | ± | Select 💌 | |
| Customer Category * | | Preferred Language * | Preferred Currency * | Customer Location * | |
| INDIVIDUAL | Q, | Select 💌 | Q | Q | |
| | | | | | |
| Address 🕂 | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | Save |

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

| 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. |



| Field | Description | | | |
|----------------------|--|--|--|--|
| 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: | | | |
| | ResidentNon-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: Birth Residence Acquire | | | |
| | Others | | | |
| Marital Status* | Select the marital status of the customer from the drop-down list. Available options are: | | | |
| | 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: • 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. |
| 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. 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. |

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

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

Figure 13: Customer Onboarding – Small and Medium Business.

| Customer Onboarding | | | | × |
|--|---------------------|-------------------------|--------------------------------------|------|
| Customer Category * mall and Medium Business(SMB) v | | | | ^ |
| | | | | • |
| Existing Customer | | | | |
| Doing Business As * | Registration Number | Date Of Registration * | Country Of Registration * | |
| | | | 1 | Q |
| SMB Classification | Customer Category * | SMB Registration Number | Tax Identification Number * | |
| Select 💌 | SMB Q | | | |
| Goods And Service Tax ID | Business License | Preferred Language * | Preferred Currency * | |
| | | Select | · | Q, |
| Relationship Manager ID * | Upload Logo | Customer Location * | | |
| | 1 Upload Logo | C | L. | |
| | | | | |
| Address 🕂 | | | | |
| | | | | |
| | | | | |
| | | | | ~ |
| | | | | Save |

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 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. |



| Field | Description |
|----------------------------|--|
| 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. |

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| Field | Description |
|---------------|--|
| Address Type* | Select the address type for the applicant from the drop-down list. 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 reference number / Task.



3.1.4 Mandate Details

The Mandate Details data segment allows to capture the mode of operation for the account.

1. Click Next in Customer Information (Individuals) / Stake Holder Details (SMB

Customers) screen to proceed with the next data segment, after successfully capturing the data.

 \rightarrow The **Mandate Details** screen is displayed.

Figure 14: Mandate Details

| Savings Application Entry - | - 006APP000040762 | (i) Clarification Details | Application Info | Customer 360 | Remarks | Documents | Advices | $ _{\mu^{k'}} \times$ |
|-------------------------------------|---------------------|---------------------------|------------------|--------------|--------------|-----------|--------------|-----------------------|
| Account Details | Mandate Details | | | | | | Scr | reen (3 / 8) |
| Customer Information | Mode of Operation * | | | | | | | |
| Mandate Details | Single v | | | | | | | |
| Financial Details | | | | | | | | |
| Collateral Details | | | | | | | | |
| Account Service Preferences | | | | | | | | |
| Nominee Details | | | | | | | | |
| Summary | | | | | | | | |
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| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| Audit | - | | | Request Clar | fication Bac | k Next | Save & Close | Cancel |

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



| Field | Description | | |
|-----------------------|--|--|--|
| Mode of Operation* | Select the mode of operation relevant for the account from the drop-down list. Available options are: | | |
| | • Single | | |
| | Jointly | | |
| | Anyone | | |
| | Survivor | | |
| | Either or Survivor | | |
| | Former or Survivor | | |
| | As per Mandate | | |
| | This field is non-editable and displayed as As per Mandate if | | |
| | the Customer Type is selected as Small and Medium Business (SMB). | | |
| 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, 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. | | |

Table 13: Mandate Details - Field Description



| Field | Description |
|--------------|--|
| Next | Click Next to navigate to the next data segment, after successfully capturing the data. The system will validate all mandatory data segments and data fields. If mandatory details are not provided, 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. 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. |

- 3. If Mode of Operation is selected as "As per Mandate".
 - → The Mandate Details As per Mandate screen is displayed with additional fields.

| Application Entry - 006APP | P000023800 | | | () II\ • | Clarification Details | Customer 360 🛛 🗖 Rema | rks | 🗐 Advices 🚽 🕺 |
|----------------------------|---------------------|-----------|---------------|-----------------|-----------------------------|-----------------------|-----------|---------------------|
| Account Details | Mandate Details | | | | | | | Screen (4 / 6) |
| ① Customer Information | Mode of Operation * | | | | | | | |
| Stake Holder Details | As per Mandate | | | | | | | |
| Mandate Details | | | | | | | | |
| Nominee Details | Amount From | | Amount Upto * | | Required No. of Signatory * | Remarks | | |
| Summary | GBP | 10,000.00 | GBP | 999,999,999.00 | 2 | | | |
| | | | | | | | | |
| | | | | | | | | + Add Mandate |
| | | | | | | | | • [Aud Manuale |
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| | | | | | | | | |
| Audit | | | | | | Request Clarification | Back Next | Save & Close Cancel |

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



| Field | Description |
|-----------------|--|
| Amount From | Specify the amount from to which the mandate is to be considered. |
| | Auto-updated as '0' for the first row and for the next rows based on the entered amount. |
| | This field appears only if the Mode of Operation is selected as As per Mandate . |
| Amount To* | Specify the amount up to which the mandate is to be considered. |
| | This field appears only if the Mode of Operation is selected as As per Mandate . |
| Required No. of | Specify the number of signatories for the mandate band. |
| Signatories* | This field appears only if the Mode of Operation is selected as As per Mandate . |
| Remarks | Specify remarks, if any. |
| | This field appears only if the Mode of Operation is selected as As per Mandate . |
| Add Mandate | Click Add Mandate to add additional row of mandate. |
| Back | Click Back to navigate to the previous data segment within a stage. |

Table 14: Mandate Details – As per Mandate - Field Description



| Field | Description | | | | | |
|--------------|---|--|--|--|--|--|
| Next | Click Next to navigate to the next data segment, after successfully capturing the data. | | | | | |
| | The system will validate all mandatory data segments and data fields. If mandatory details are not provided, 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 close the application without saving. | | | | | |



3.1.5 Financial Details

The Financial Details data segment allows to capture the financial details of a single customer or multiple customers in case of joint applicants. This is a non-mandatory Data Segment.

- 1. Click **Next** in **Mandate Details** screen to proceed with next data segment, after successfully capturing the data.
 - \rightarrow The **Financial Details** screen is displayed.

Figure 16: Financial Details

| | y - 006APP000040630 | | | (i) III Clari | fication Details Applica | tion Info 🛛 🚔 Customer 360 | Rem: | arks 📄 Documents | Advices 🖉 |
|-----------------------------|--|--|---|--|---|---|-------------|------------------|--------------|
| Account Details | Financial Details | | | | | | | | Screen (4 / |
| Customer Information | | | | | | | | | |
| Mandate Details | | | | | | | | | |
| Financial Details | Total Income | Total Expense | Last Updated On Mar 30, 2018 | | | | | | ^ |
| Collateral Details | GBP 100, | 000.00 GBP 10,00 | 0.00 Mar 30, 2018 | | | | | | |
| Account Service Preferences | | | | | | | | | |
| Nominee Details | 4 | | | | | | | | |
| Summary | Applicant Name | | | | | | | | |
| | | | | | | | | | |
| | Basic Details | | | | | | | | |
| | Employment Type * | | | | | | | | |
| | Service | w. | | | | | | | |
| | Organization Name * | | Organization Category | | Demographics * | | Employee 1 | Type * | |
| | OFSS | | | v | | w. | | | Y |
| | Employee ID | | Employment Date Range | . * | Grade | | | | |
| | | | | | | | | | |
| | Designation | | I currently work in this ro | ble * | Industry Type | | | | |
| | | | Yes | | Select | | | | |
| | | | | | | | | | |
| | + Add Basic Details | | | | | | | | |
| | 4 | | | | | | | | |
| | Monthly Income (In GE | | Monthly Expense (In GBI | | Liabilities (In GBP) | | Asset (In G | | |
| | Туре | Amount | Туре | Amount | Туре | Amount | Туре | Amount | |
| | Pension | £0.00 | Medical | £0.00 | Property Loan | £0.00 | House | | £0.00 |
| | | £0.00 | Education | £0.00 | Vehicle Loan | £0.00 | Deposit | | £0.00 |
| | Investment Income | 10.00 | | | | | | | |
| | Investment Income Agriculture | £0.00 | Rentals | | Credit Card Outstanding | £0.00 | Vehicle | | £0.00 |
| | | | Rentals Household | £0.00 | Credit Card Outstanding Overdrafts | | | | £0.00 |
| | Agriculture | | | £0.00 £0.00 | | £0.00 | Vehicle | GBP | |
| | Agriculture Salary | £0.00 | Household | | Overdrafts | £0.00 £0.00 | Vehicle | GBP 0.00 | |
| | Agriculture Salary Interest Amount | £0.00 £0.00 | Household Vehicle Fuel | £0.00 | Overdrafts Personal Loan | 0.00 £0.00 £0.00 | Vehicle | | |
| | Agriculture Salary Interest Amount Rentals | £0.00 £0.00 £0.00 | Household Vehicle | £0.00 £0.00 | Overdrafts Personal Loan Other Liability | 00.03 00.03 00.04 00.03 | Vehicle | | |
| | Agriculture Salary Interest Amount Rentals Bonus Cash Gifts | 00.03 00.03 00.03 00.03 00.03 | Household Vehicle Fuel Other Expenses Loan Payments | £0.00 £0.00 £0.00 | Overdrafts Personal Loan Other Liability Home Loan | 00.03 00.03 00.03 00.03 00.03 00.03 | Vehicle | | |
| | Agriculture Salary Interest Amount Rentals Bonus Cash Gifts Other Income | 00.03 00.03 00.03 00.03 00.03 00.03 00.03 | Household Vehicle Fuel Other Expenses Loan Payments Utility Payments | 00.03 00.03 00.03 00.03 | Overdrafts Personal Loan Other Liability Home Loan | 60.00 60.00 60.00 60.00 60.00 60.00 60.00 | Vehicle | | |
| | Agriculture Salary Interest Amount Rentals Bonus Cash Gifts | 00.03 00.03 00.03 00.03 00.03 00.03 00.03 00.03 | Household Vehicle Fuel Other Expenses Loan Payments Utility Payments Insurance Payments | 00.03 00.03 00.03 00.03 00.03 00.03 | Overdrafts Personal Loan Other Liability Home Loan | 00.03 00.03 00.03 00.03 00.03 00.03 | Vehicle | | |
| | Agriculture Salary Interest Amount Rentals Bonus Cash Gifts Other Income | 00.03 00.03 00.03 00.03 00.03 00.03 00.03 | Household Vehicle Fuel Other Expenses Loan Payments Utility Payments | 00.03 00.03 00.03 00.03 00.03 00.03 00.03 | Overdrafts Personal Loan Other Liability Home Loan | 60.00 60.00 60.00 60.00 60.00 60.00 60.00 | Vehicle | | |
| | Agriculture Salary Interest Amount Rentals Bonus Cash Gifts Other Income | 00.03 00.03 00.03 00.03 00.03 00.03 00.03 00.03 | Household Vehicle Fuel Other Expenses Loan Payments Utility Payments Insurance Payments | 00.03 00.03 00.03 00.03 00.03 00.03 | Overdrafts Personal Loan Other Liability Home Loan | 60.00 60.00 60.00 60.00 60.00 60.00 60.00 | Vehicle | | |
| | Agriculture Salary Interest Amount Rentals Bonus Cash Gifts Other Income | 00.03 00.03 00.03 00.03 00.03 00.03 00.03 00.03 | Household Vehicle Fuel Other Expenses Loan Payments Utility Payments Insurance Payments | 00.03 00.03 00.03 00.03 00.03 00.03 00.03 | Overdrafts Personal Loan Other Liability Home Loan | 60.00 60.00 60.00 60.00 60.00 60.00 60.00 | Vehicle | | |
| | Agriculture Salary Interest Amount Rentals Bonus Cash Gifts Other Income | 00.03 00.03 00.03 00.03 00.03 00.03 00.03 00.03 | Household Vehicle Fuel Other Expenses Loan Payments Utility Payments Insurance Payments | 00.03 00.03 00.03 00.03 00.03 00.03 00.03 | Overdrafts Personal Loan Other Liability Home Loan | 60.00 60.00 60.00 60.00 60.00 60.00 60.00 | Vehicle | | |
| | Agriculture Salary Interest Amount Rentals Bonus Cash Gifts Other Income | 00.03 00.03 00.03 00.03 00.03 00.03 00.03 00.03 | Household Vehicle Fuel Other Expenses Loan Payments Utility Payments Insurance Payments | 00.03 00.03 00.03 00.03 00.03 00.03 00.03 | Overdrafts Personal Loan Other Liability Home Loan | 60.00 60.00 60.00 60.00 60.00 60.00 60.00 | Vehicle | | |
| | Agriculture Salary Interest Amount Rentals Bonus Cash Gifts Other Income | 00.03 00.03 00.03 00.03 00.03 00.03 00.03 00.03 | Household Vehicle Fuel Other Expenses Loan Payments Utility Payments Insurance Payments | 60.00 60.00 60.00 60.00 60.00 60.00 60.00 600 | Overdrafts Personal Loan Other Liability Home Loan | 60.00 60.00 60.00 60.00 60.00 60.00 60.00 | Vehicle | | |
| | Agriculture Salary Interest Amount Rentals Bonus Cash Gifts Other Income | 00.03 00.03 00.03 00.03 00.03 00.03 00.03 00.03 | Household Vehicle Fuel Other Expenses Loan Payments Utility Payments Insurance Payments | ٤0.00 ٤0 ٤0 ٤0 ٤0 ٤0 ٤0 ٤0 ٤0 ٤0 ٤0 ٤0 ٤0 ٤ | Overdrafts Personal Loan Other Liability Home Loan | 60.00 60.00 60.00 60.00 60.00 60.00 60.00 | Vehicle | | |

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



| Field | Description | | | | | |
|--|--|--|--|--|--|--|
| Applicant Name | Displays the applicant name as per the details captured in the Customer Information data segment. | | | | | |
| | Customer mormation data segment. | | | | | |
| Total Income | Displays the total income of the applicant. | | | | | |
| Total Expenses | Displays the total expenses of 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. | | | | | |
| 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. | | | | | |
| Basic Details Click Add Basic Details | to view and update the basic details of the applicant. | | | | | |
| Employment Type* | Select the employment type from the drop-down list. Available options are: | | | | | |
| | | | | | | |
| | Service | | | | | |
| | ServiceProfessional | | | | | |
| | | | | | | |
| | ProfessionalBusiness | | | | | |
| | Professional | | | | | |
| Organization Name* | Professional Business Employment Type is reckoned as an attribute for Quantitative | | | | | |
| Organization Name* Organization | Professional Business Employment Type is reckoned as an attribute for Quantitative Score calculation for the given Applicant. | | | | | |
| | Professional Business Employment Type is reckoned as an attribute for Quantitative Score calculation for the given Applicant. Specify the name of the organization. | | | | | |
| Organization | Professional Business Employment Type is reckoned as an attribute for Quantitative Score calculation for the given Applicant. Specify the name of the organization. Select the organization type from the drop-down list. Available | | | | | |
| Organization | Professional Business Employment Type is reckoned as an attribute for Quantitative Score calculation for the given Applicant. Specify the name of the organization. Select the organization type from the drop-down list. Available options are: | | | | | |

Table 15: Financial Details - Field Description

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| Field | Description |
|--------------------------------|--|
| Demographics* | Select the demographics from the drop-down list. Available options are: • Global • Domestic |
| Employee Type* | Select the employee type from the drop-down list. Available options are: • Full Time • Part Time • Contract • Permanent |
| Employee ID | Specify the employee ID. |
| 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: • Yes • No |





| Field | Description |
|-------------------|---|
| Industry Type | Select the Industry Type from the drop-down list. Available options are: IT Bank Services Manufacturing Legal Medical Engineering |
| | School/CollegeOthers |
| Financial Details | <u></u> |
| Monthly Income | Specify the amount for any of the applicable monthly expenses in the below fields. |
| | • Salary |
| | Agriculture |
| | Business |
| | Investment Income |
| | Interest Amount |
| | Pension |
| | • Bonus |
| | Rentals |
| | Cash Gifts |
| | Other Income Total gets calculated automatically. |



| Field | Description |
|------------------|--|
| Monthly Expenses | Specify the amount for any of the applicable monthly expenses in the below fields. |
| | Household |
| | Medical |
| | Education |
| | • Travel |
| | Vehicle |
| | • Fuel |
| | Rentals |
| | Other Expenses |
| | Loan Payments |
| | Utility Payments |
| | Insurance Payments |
| | Credit Card Payments |
| | Total gets calculated automatically. |
| Liabilities | Specify the amount for any of the applicable liabilities in the below fields. |
| | Property Loan |
| | Vehicle Loans |
| | Personal Loans |
| | Credit Card outstanding |
| | Overdrafts |
| | Other Liability |
| | Home Loan |
| | Education Loan |
| | Total gets calculated automatically. |



| Field | Description |
|-----------------------|--|
| Asset | Specify the amount for any of the applicable asset type in the below fields. |
| | • House |
| | Deposit |
| | Vehicle |
| | • Other |
| | Total gets calculated automatically. |
| Net Income | System automatically displays the total 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. |
| Next | Click Next to navigate to the next data segment, after |
| | successfully capturing the data. |
| | The system will validate all mandatory data segments and data |
| | fields. If mandatory details are not provided, system displays an |
| | error message for the user to take action. |
| | User will not be able to proceed to the next data segment, |
| | without capturing the mandatory data. |
| Save & Close | Click Save & Close to save the data captured. |
| | Save & Close is possible only if all the mandatory fields are |
| | captured. This task is available in the My Task list for the user |
| | to continue later. |
| Cancel | Click Cancel to close the application without saving. |

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

Figure 17: Error Message

| Continue With Existing Financial Details | | | | | | | |
|--|-----|----|--|--|--|--|--|
| | Yes | No | | | | | |

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



3.1.6 Collateral Details

Collateral details is a data segment to capture the collateral which is offered by the customer as security for Overdraft limit. Collateral details will be sent to the host to be made available under local collateral. The relevant service APIs will be made available for both Push and Pull details of collaterals.

Capturing of Collateral details in Oracle Banking Origination is also enabled with an option to onboard collateral using the Oracle Banking Credit Facility Process Management integration services. In such cases, the collateral details will be sent to the Collateral onboarding systems for performing the Valuation, obtaining the Legal opinion and recording the perfection details. These details will be made available on Oracle Banking Origination in the respective Data segments in read only mode.

The user can acquire the application from Free Tasks list.

- 1. Click **Next** in **Financial Details** screen to proceed with next data segment, after successfully capturing the data.
- 2. Click Add Collateral to capture the collateral details.
 - \rightarrow The **Collateral Details** screen is displayed.

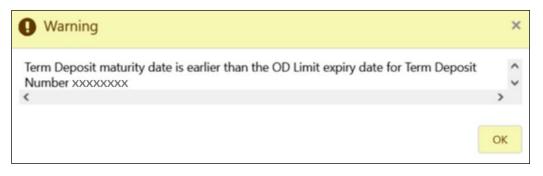
| savings Application Entry - | - 006APP000040630 | | | | i II Clarific | ation Details | Application Info | Customer 360 | Remarks | Documents | Advices | 10 |
|-----------------------------|------------------------|----------|-----------------------|------------------|---------------|--------------------|---------------------|--------------|-----------------|-----------|--------------|----------------|
| Account Details | Collateral Details | | | | | | | | | | 5 | Screen (5 / I |
| Customer Information | | | | | | | | | | | | |
| Mandate Details | Date Of Birth | E-mail | | Mobile | | | | | | | | ^ |
| Financial Details | | | | _ | | | | | | | | |
| Collateral Details | Collateral Type | Category | | Collateral Value | | | | | | | | |
| Account Service Preferences | | | | GBP 🔻 | | | | | | | | Î |
| Nominee Details | Primary Collateral | | Collateral Type * | | | Category * | | | Collateral Bran | zh | | |
| Summary | | | Property | * | | Residential Prop | perty | * | 006 | | Q | |
| | Liability ID | | Liability Description | | | Collateral Availat | - | | | | | |
| | | | Liability for Ria sha | n | | | ••• | | | | | |
| | Collateral Value * | | Hair Cut 96 * | | | Collateral Amou | nt To Be Considered | * | Collateral Desc | ription * | | |
| | GBP 🔻 | | 1 | | | GBP 🔻 | 99,000 | .00 | seffe | | | |
| | Total Collateral Value | | Cover Available | | | | | | | | | |
| | GBP v 100,000.00 | | GBP 💌 | 99,000.00 | | | | | | | | |
| | | | | | | | | | | | | |
| | + Add Collateral | | | | | | | | | | | |
| | | | | | | | | | | | | |
| | | | | | | | | | | | | |
| | | | | | | | | | | | | |
| | | | | | | | | | | | | |
| Audit | | | | | | | | Request Cla | ification Bac | k Next | Save & Close | Cancel |

Figure 18: Collateral Details

- 3. If the **Collateral Type** is selected as **Term Deposit**, the below **warning message** displays when the OD Limit expiry date is more than the Maturity Date of the term deposit.
 - \rightarrow The Warning screen is displayed



Figure 19: Warning



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

| Field | Description |
|--------------------|--|
| Primary Collateral | Specify the primary collateral. |
| Collateral Type* | Select the collateral type. Available options are: Property Vehicle Precious Metal |
| | Deposits Bonds Stocks Insurance Accounts Receivable Inventory (Stock of Material) |
| Category* | Select the collateral category. Available options are: If Collateral type is selected as Property • Residential Property • Vacant Land • Under Construction If Collateral type is selected as Vehicle • Passenger Vehicle • Commercial Vehicle |

Table 16: Collateral Details - Field Description

ORACLE

| Field | Description | |
|---------------------|---|--|
| | If Collateral type is selected as Precious Metal | |
| | Precious Metal | |
| | If Collateral type is selected as Deposits | |
| | Term Deposit | |
| | Recurring Deposit | |
| | If Collateral type is selected as Bonds | |
| | Secured Bonds | |
| | Unsecured Bonds | |
| | Investment Bonds | |
| | If Collateral type is selected as Stocks | |
| | Domestic Stock | |
| | If Collateral type is selected as Insurance | |
| | Life Insurance | |
| | If Collateral type is selected as Accounts Receivable | |
| | Bill Receivable | |
| | Trade Receivable | |
| | If Collateral type is selected as Inventory (Stock of Material) | |
| | Stock of Raw Materials | |
| | Finished Goods | |
| | Packaging Materials | |
| Collateral Branch | Displays the branch of the collateral. | |
| Term Deposit Number | Select the Term Deposit Number from the list. | |
| | NOTE: The Term Deposit which has crossed the maturity | |
| | date and the "Allow Collateral Linkage" disabled, will | |
| | not appear in the list. | |
| Maturity Date | Select the Maturity Date of the term deposit. | |
| Available Linkage | Specify the available linkage amount. | |
| Amount | | |



| Field | Description |
|---------------------------------------|---|
| Linked Amount | Specify the linked amount. |
| Linkage Currency | Displays the linkage currency. |
| Liability ID | Displays the Liability ID |
| Liability Description | Displays the Liability description. |
| Collateral Available Date Range* | Select the date range from 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. |
| | NOTE: This field will be auto updated based on the number of collaterals. |
| Cover Available | Displays the cover available. |
| | NOTE: This field will be auto updated based on the number of collaterals. |
| Request Clarification | Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer. For more information on Request Clarification , refer to the section Request Clarification . |
| Back | Click Back to navigate to the previous data segment within a stage. |



| Field | Description |
|--------------|---|
| Next | Click Next to navigate to the next data segment, after |
| | successfully capturing the data. |
| | The system validates all mandatory data segments, and data |
| | fields. If mandatory details are not provided, system displays |
| | an error message for the user to take action. |
| | User will not be able to proceed to the next data segment, |
| | without capturing the mandatory data. |
| Save & Close | Click Save & Close to save the data captured. |
| | Save & Close is possible only if all the mandatory fields are |
| | captured. This task is available in the My Task list for the user |
| | to continue later. |
| Cancel | Click Cancel to close the application without saving. |

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.



3.1.7 Account Service Preferences

The Account Service Preferences data segment allows to capture account service preferences.

- 1. Click **Next** in **Collateral Details** screen to proceed with the next data segment, after successfully capturing the data.
 - → The Account Service Preferences screen is displayed.

Figure 20: Account Service Preferences

| Savings Application Entry - | 006APP000040762 | Clarification Details Application Info | Customer 360 | Remarks | Documents | 🗐 Advices 🛛 🔊 🖌 🗙 |
|--|--|--|--------------|--------------|-------------------|---------------------|
| Account Details | Account Service Preferences | | | | | Screen (6 / 8) |
| Customer Information | Account Related Preference | | | | | |
| Mandate Details | Account Statement 🗌 EMAIL 🗹 POST Quarterly 💌 | Passbook | | | | |
| Financial Details | Cheque Book | | | | | |
| Collateral Details | | | | | | |
| Account Service Preferences | Mr. David Barnard | | | | | |
| Nominee Details | Date Of Birth E-mail Mobile 1984-08-13 nullnull | | | | | • |
| Summary | | | | | | |
| | Banking Channel Preference | | | | | |
| | Phone Banking | Direct Banking | | | | |
| | Kiosk Benking | Debit Card | | | | |
| | Communication Channel Preference | | | | | |
| | EMAIL POST SMS | | | | Select Preference | * |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| Audit | | | Request Clar | ification Ba | ck Next | Save & Close Cancel |

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



| Field | Description | | |
|--------------------------------|--|--|--|
| Account Related Preferences | Select preferences for account statement. | | |
| Account Statement | Select to indicate if account statement is the preference. | | |
| | Available options are: | | |
| | • E-mail | | |
| | • Post | | |
| | Select the frequency from the drop-down list. Available options are: | | |
| | • Monthly | | |
| | Quarterly | | |
| | Bi-Annual | | |
| | • Annual | | |
| E-mail | Select to indicate if account statement mode is E-mail. | | |
| Post | Select to indicate if account statement mode is Post. | | |
| Cheque Book | Select to indicate if cheque book is required. | | |
| Passbook | Select to indicate if passbook is required. | | |
| Customer / Business Name | Displays the name of the customer or business in the header. | | |
| 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 Individual. | | |
| Date of | Displays the date of incorporation of the business. | | |
| Incorporation | This field appears only if the Customer Type is selected as Small and Medium Business (SMB). | | |

Table 17: Account Service Preferences - Field Description

| Field | Description |
|---|--|
| E-mail | Displays the e-mail id of the customer in the header. |
| Mobile | Displays the mobile number of the customer in the header. |
| Banking Channel Preferences | Select the specified preferences for Banking Channel. |
| Phone Banking | Select to indicate if phone banking subscription is required. |
| Direct Banking | Select to indicate if direct banking subscription is required. |
| Kiosk Banking | Select to indicate if Kiosk banking subscription is required. |
| Communication Channel Preferences | Select the specified preferences for Communication Channel. |
| E-mail | Select to indicate if e-mail is the communication channel subscription. |
| Post | Select to indicate if post is the communication channel subscription. |
| SMS | Select to indicate if SMS is the communication channel subscription. |
| Select Preference | Select the communication channel from the drop-down to specify your preferred option among the selected options. |
| 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, 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 | Click Next to navigate to the next data segment, after successfully capturing the data. |
| | The system will validate all mandatory data segments and data fields. If mandatory details are not provided, 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. 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. |

The Banking Channel Preferences and Communication Channel Preferences are to be updated for all the Applicants of the account.



3.1.8 Nominee Details

The Nominee Details data segment allows capturing details of the nominee for the account. This is a non-mandatory data segment. It allows capturing multiple nominees also for the account, if required. Nominee can also be minor, in which case, it is mandatory to provide details of the guardian. For SMB Customer, Nominee Details are allowed only for Proprietary type of Business Accounts.

- 1. Click **Next** in **Account Service Preferences** screen to proceed with the next data segment, after successfully capturing the data.
 - $\rightarrow\,$ The Nominee Details screen is displayed.

| Savings Application Entry - | 006APP000040762 | | (i) Clarification Details | Application Info | Customer 360 | Remarks | Documents | Advices | $_{\mu^{\theta'}}\times$ |
|--|--------------------------------------|-----------------|---------------------------|------------------|--------------|---------------|-----------|--------------|--------------------------|
| (1) Account Details | Nominee Details | | | | | | | Sc | reen (7 / 8) |
| Customer Information Mandate Details Financial Details | | | | | | | | ÷ | |
| Collateral Details Account Service Preferences | Title Mr, | First Name * | Middle Na | me | | Last Name * | | | |
| Nominee Details Summary | Relation Type * Select Percentage * | Date of Birth * | Minor * | | | | | | |
| | Address | | | | | | | | |
| | Building * | Street * | Locality | | | City * | | | |
| | State * | Country * | Zip Code | | | | | | |
| | E-mail | Mobile | Phone | | | | | | |
| | + Add Nominee | | | | | | | | |
| Audit | | | | | Request Clar | ification Bai | k Next : | iave & Close | Cancel |

Figure 21: Nominee Details

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

| Table 18: | Nominee | Details | - Field | Description |
|-----------|---------|---------|---------|-------------|
|-----------|---------|---------|---------|-------------|

| Field | Description | |
|-------------|---|--|
| Title | Select the title of the nominee. | |
| First Name* | Specify the first name of the nominee. | |
| Middle Name | Specify the middle name of the nominee. | |

| Field | Description |
|---|---|
| Last Name* | Specify the last name of the nominee. |
| Relationship Type* | Select the relationship type of the nominee with the applicant. |
| Date of Birth* Select the date of birth of the nominee. | |
| Minor | Select to indicate if nominee is minor. |
| Guardian | Guardian is enabled if Minor is selected. Click Guardian to update guardian details. This field is conditional mandatory. |
| | - |
| Percentage | Specify the percentage to be considered for distribution of the account balance in case of uneventful death of the applicant. |
| Address | Click Address to load the address screen for updating the address of the nominee. |
| Building* | Specify the house or office number, floor and building details. |
| Street | Specify the street. |
| Locality | Specify the landmark of the address, if available. |
| City | Specify the city. |
| State | Specify the state. |
| Country* | Specify the country code. |
| Zip Code | Specify the Pin code or Zip code of the address. |
| E-mail* | Specify the e-mail address of the nominee. |
| Mobile* | Specify the ISD code and the mobile number of the nominee. |
| Phone No | Specify the ISD code and the phone number of the nominee. |
| Add Nominee | Click to add additional nominee for the account. |



| Field | Description | | |
|-----------------------|--|--|--|
| 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, requirement for any additional document and so on, from the customer. For more information on Request Clarification , refer to the section Request Clarification . | | |
| Back | Click Back to navigate to the previous data segment within a stage. | | |
| Next | Click Next to navigate to the next data segment, after successfully capturing the data. The system will validate 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. 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. | | |



3.1.8.1 Guardian Details

This screen allows to capture details of the guardian of the minor nominee.

1. Click Guardian on Nominee Details screen.

Prerequisite

Only if nominee is selected as **minor**.

 \rightarrow The **Guardian Details** screen is displayed.

Figure 22: Guardian Details

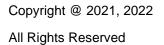
| Savings Application | Entry - 000APP000013898 | | | Clarification Details | Application Info | 🔓 Customer 360 🛛 🌄 Remarks | Documents | Advices 💉 🕺 |
|--|---------------------------------|--------------|----------|-----------------------|------------------|----------------------------|------------|---------------------|
| Account Details | Nominee Details | | | | | | | Screen (5 / 6) |
| Customer Information Mandate Details Account Service Prefe Nomined Details | Delle of Dirth | | | | | | ۵ | • |
| Summary | Guardian Details | | | | | | | × |
| | Title * v Date of Birth * | First Name * | | Middle Name | | tame * | | |
| | Building * | Street * | Locality | City * | | | | |
| | State * | Country * | Zip Code | | | | | |
| | Email * | Mobile * | | Phone | | | | |
| | | | | | | | | |
| | | | | | | | Save Cance | |
| | + Add Nominee | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| Audit | | | | | | Request Clarification Ba | d Next | Save & Close Cancel |

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

| Field | Description |
|--|--|
| Title* Select the title of the guardian. | |
| First Name* | Specify the first name of the guardian. |
| Middle Name | Specify the middle name of the guardian. |
| Last Name* | Specify the last name of the guardian. |
| Date of Birth* | Specify the date of birth of the guardian. |

Table 19: Guardian Details - Field Description

| Field | Description |
|-----------------|--|
| Address Details | Update the address details to capture the address of the guardian. |
| Building* | Specify the house or office number, floor and building details. |
| Street* | Specify the street. |
| Locality | Specify the landmark of the address, if available. |
| City* | Specify the city. |
| State* | Specify the state. |
| Country* | Specify the country code. |
| E-mail* | Specify the e-mail address of the guardian. |
| Mobile* | Specify the ISD code and the mobile number of the guardian. |
| Phone | Specify the ISD code and the phone number of the guardian. |
| Save | Click Save to save the guardian details. |
| Close | Click Close to close the Guardian Details screen and come back to the Nominee Details screen. |



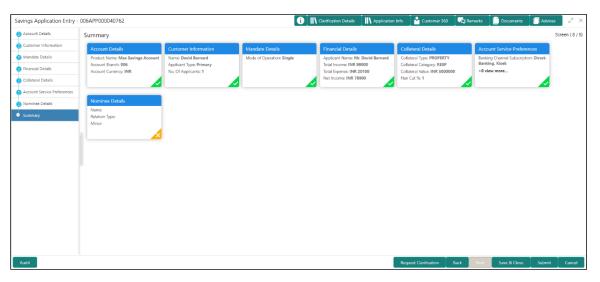


3.1.9 Summary

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

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

Figure 23: 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 20: Summary - Field Description

| Data Segment | Description |
|----------------------|--|
| Account Details | Displays the account details. |
| Customer Information | Displays the customer information details |
| Stake Holder Details | Displays the Stake Holder details This data segment appears only if the Customer Type is selected as Small and Medium Business (SMB) . |



| Data Segment | Description |
|-----------------------------|---|
| Mandate Details | Displays the mandate details. |
| Financial Details | Displays the financial details. |
| Collateral Details | Displays the collateral details. |
| Account Service Preferences | Displays the account service preferences details. |
| Nominee Details | Displays the nominee details. |
| Request Clarification | Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, 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 | Click Next to navigate to the next data segment, after successfully capturing the data. |
| | The system will validate all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action. |
| | NOTE: User will not be able to proceed to the next data segment, without capturing the mandatory data. Next is deactivated in the Summary screen as the capture of data across all the data segments in this stage are completed. |
| 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. |
| 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 close the application without saving. |

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

Application De-Dupe:

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

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

 \rightarrow The **Overrides** screen is displayed.



Figure 24: Overrides

| Stage Movement Subr | nission | × |
|---------------------|--|----------------------------|
| 1 Override | 2 Checklist | 3 Outcome |
| Dupl appli | ner Information icate application with same Product is ed by customer, refer .PP000034465,006APP000034375 | |
| | | Accept Overrides & Proceed |

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

- 3. Click Proceed Next.
 - → The **Checklist** screen is displayed.



Figure 25: Checklist

| ge Movement Submissio | n | |
|-----------------------|-------------------------------|--------------------|
| 0 | 2 | 3 |
| Overrides | Checklist | Outcome |
| No checklists map | oed to the current stage. Ple | ease proceed next! |
| No checklists map | Jed to the current stage. Ph | ease proceed next: |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |

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

- 4. Select the checkbox to accept the checklist.
- 5. Click Save & Proceed.
 - \rightarrow The **Outcome** screen is displayed.
 - Figure 26: Outcome

| 0— | | | -3 |
|-----------|-------------------|---|---------|
| Overrides | Checklist | | Outcome |
| | Select an Outcome | | |
| | PROCEED | * | |
| | PROCEED | | |
| | TERMINATE | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |



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

Outcomes configured in the Workflow Orchestrator for the business process is available in the drop-down list.

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

Figure 27: Confirmation Screen

| | × |
|--|-----------------------|
| | |
| Information submitted successfully | |
| Application Reference Number - 006APP000040772 | |
| Process Reference Number - 006SAVREG0008480 | |
| | |
| | Close Go to Free Task |

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

For **Individuals Customers**, If the **Overdraft Requested** toggle is OFF then, submit of this stage, will move the application into the **Application Enrichment** stage.

For **Individuals Customers**, If the **Overdraft Requested** toggle is ON then, submit of this stage, will move the application into the **Overdraft Limit** Stage.

For **SMB Customers**, submit of this stage, will move the application into the **Application Enrichment** stage.

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

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



Figure 28: Free Tasks

| | | | ber Application Number | | Application Date | | | |
|----------------|------------------|---------------------------|------------------------|------------------------|------------------|-----|--------|--|
| Acquire & Edit | Savings Retail P | rocess 000SAVLAC0001914 | 000APP000004201 | Application Enrichment | 19-03-22 | 000 | | |
| Acquire & Edit | Loans Retail Pro | cess Ma 000HMELN10000898 | 000APP000004201 | Application Entry | 19-03-22 | 000 | 000041 | |
| Acquire & Edit | Savings Retail P | rocess 000SAVLAC0001898 | 000APP000004178 | Application Entry | 19-03-22 | 000 | | |
| Acquire & Edit | Savings Retail P | rocess 000SAVLAC0001888 | 000APP000004167 | Application Enrichment | 19-03-22 | 000 | | |
| Acquire & Edit | Savings Retail P | rocess 000SAVLAC0001887 | 000APP000004166 | Application Entry | 19-03-22 | 000 | | |
| Acquire & Edit | Savings Retail P | rocess 0005AVLAC0001885 | 000APP000004159 | Application Entry | 19-03-22 | 000 | | |
| Acquire & Edit | Savings Retail P | rocess 000SAVLAC0001880 | 000APP000004148 | Application Entry | 19-03-22 | 000 | | |
| Acquire & Edit | Loans Retail Pro | cess Ma. 000HMELN10000879 | 000APP000004141 | Application Entry | 19-03-22 | 000 | | |
| Acquire & Edit | Retail Process N | Aanage 000INIT000004097 | 000APP000004145 | Application Initiation | 19-03-22 | 000 | | |
| Acquire & Edit | Retail Process N | Manage 000INIT000004096 | 000APP000004145 | Application Initiation | 19-03-22 | 000 | | |
| Acquire & Edit | Retail Process N | Aanage 000INIT000004095 | 000APP000004144 | Application Initiation | 19-03-22 | 000 | | |
| Acquire & Edit | Retail Process N | Aanage 000INIT000004094 | 000APP000004143 | Application Initiation | 19-03-22 | 000 | | |
| Acquire & Edit | Retail Process N | Aanage 000INIT000004093 | 000APP000004142 | Application Initiation | 19-03-22 | 000 | | |
| Acquire & Edit | Retail Process N | Manage 000INIT000004091 | 000APP000004140 | Application Initiation | 19-03-22 | 000 | | |

NOTE:

- If an application is returned back to 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 party amendment request is rejected by Oracle Banking Party, the specified error message is shown to the user while submitting Application Entry stage. User has an option to go back and resolve the error or proceed with the stage submission by disregarding the amendment request.



3.1.10 Action Tabs

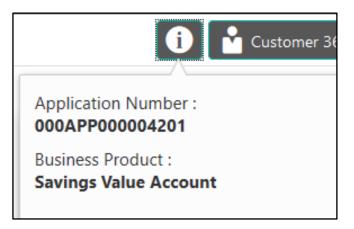
The functions available in the various tabs can be accessed during any point in the Application Entry stage. The details about the tabs are as follows.

- 3.1.10.1 lcon
- 3.1.10.2 Clarification Details
- 3.1.10.3 Customer 360
- 3.1.10.4 Application Info
- 3.1.10.5 Remarks
- 3.1.10.6 Documents
- 3.1.10.7 Advices

3.1.10.1 lcon

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

Figure 29: Icon Screen





3.1.10.2 Clarification Details

- 1. Click **Clarification Details** to view the list of requested clarifications.
- \rightarrow The **Clarification Details** screen is displayed.

Figure 30: Clarification Details

| larification Raised By Clarification Date Response Type Clarification Status Status Updat | |
|--|-------------|
| | Date |
| larification Request March 26, 2020 12:00 AM MANUAL Clarification Requested March 26, 20 | 20 12:00 AM |
| New Clarification Needed March 26, 2020 12:00 AM MANUAL Clarification Withdrawn March 26, 20 | 20 12:00 AM |

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 21: 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: Clarification Requested Clarification Withdrawn Clarification Completed | | |

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| Field | Description |
|--------------------|--|
| Status Update Date | Displays the status update date. |
| New Clarification | Click New Clarification to raise a new clarification request. |

- 2. Select any specific clarification request row.
- → The **Clarification Details** for the selected clarification request is displayed.

Figure 31: Clarification Details

| Clarification Details - | 000APP000003869 | | | | | × |
|-----------------------------------|---|-----------|---|-----------------------------------|------------------------|----------------------|
| Clarification ID HMLN010000026 | Clarification Subject New Clarification Needed | Raised By | Clarification Date March 26, 2020 12:00 AM | Status Clarification Requested | Status Update Date | |
| March 26, 2020 12:00 AM | | | | | | |
| More Documents Are | Required. | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | New Conversation | Withdraw Clarification | Accept Clarification |

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

Table 22: 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. |



| Field | Description | | | | |
|------------------------|---|--|--|--|--|
| Clarification Date | Displays the clarification date. | | | | |
| Status | Displays the status of clarification. | | | | |
| Status Update Date | Displays the status update date. | | | | |
| New Conversation | Click New Conversation to raise conversation for the selected clarification request. The system also allows to view and update the conversation from | | | | |
| | the My Application and Application Search dashboard by clicking 'More Info' hyperlink from the Product card. If the new conversation is updated by any other user, instead of the user who initially raised the clarification request; bell notification will be sent to the user who has raised the request. | | | | |
| | Available options are: | | | | |
| | Save & CloseCancel | | | | |
| | Click Save & Close to save the conversation. | | | | |
| | Click Cancel to cancel the conversation update. | | | | |
| Withdraw Clarification | Click Withdraw Clarification to withdraw and close the selected clarification request. Updating the clarification details is mandatory to withdraw the clarification. User can update the reason why the clarification is being withdrawn and can also upload any document, if needed. | | | | |
| | Available options are: | | | | |
| | Save & CloseCancel | | | | |
| | Click Save & Close to withdraw the clarification | | | | |
| | Click Cancel to cancel the withdraw clarification action. | | | | |



| Field | Description |
|----------------------|--|
| Accept Clarification | Click Accept Clarification to close the clarification raised. Updating the clarification details is mandatory to accept the clarification. User can update the detail of why the clarification is being accepted and can also upload any document, if needed. 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. Available options are: • Save & Close • Cancel Click Save & Close to accept the clarification Click Cancel to cancel the withdraw clarification action. |

3.1.10.3 Customer 360

- 1. Click **Customer 360** to select the Customer ID of existing customer, and then view the Mini Customer 360.
- \rightarrow The **Customer 360** screen is displayed.

Figure 32: 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.



3.1.10.4 Application Info

- 1. Click **Application Info** to view the Application Information.
- \rightarrow The **Application Info** screen is displayed.

Figure 33: Application Information

| Application Information | | | | × |
|--------------------------------|---|--------|-----------------------|--------------------|
| КК 000АРР000007530 | Application Date Phone 26 March 2020 | E-mail | Source by Channel RPM | Priority medium |
| , Regular Savings Account | £0.00 | | | |
| im Total Time Spent: 0 Days | Ö Current Stage: Savings Application En | | | |
| L User ID Assigned: | 🚞 Stage Start Date: 26 March 2020 | | | |
| Time Spent: 0 Days | Account Opening Date: | | | |
| Expected Account Opening Date: | 30 March 2020 🕕 | | | |
| More Info | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |

- 2. Click icon to launch the **Data Points** pop-up screen.
- \rightarrow The **Data Points** pop-up is displayed.

Figure 34: Data Points

| Neural Network | | | |
|----------------|--------------|--------|------|
| Name | Actual Value | Weight | Rank |
| TOT_NUM_STAGES | 6 | 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 23: Application Information – Field Desc | ription |
|--|---------|
|--|---------|

| Field | Description |
|------------------|--------------------------------|
| Application Date | Displays the application date. |
| Phone | Displays the phone number. |



| Field | Description |
|----------------------------------|--|
| E-mail | Displays the E-mail ID. |
| Source By | Displays the name of the user who has sourced the application. |
| Channel | Displays the channel name. |
| Priority | Displays the priority of the application. 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. |
| 0 | 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. |

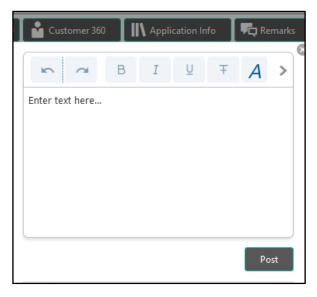


| Field | Description |
|----------------------|--|
| Current Stage | Displays the stage in which the product process is currently in. NOTE: If the phase is configured for the product, the current stage will be displayed as current phase. |
| Stage Start Date | Displays the stage in which the product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

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

3.1.10.5 Remarks

- 1. Click **Remarks** to update any remarks that you want to post for the Application that you are working on.
- \rightarrow The **Remarks** screen is displayed.
 - Figure 35: Remarks



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



3.1.10.6 Documents

- 1. Click **Documents** to upload the documents linked for the stage.
 - \rightarrow The **Documents** screen is displayed.

Figure 36: Documents

| Documents | | | > |
|---|---|--|---|
| Document Status | | | |
| Select | • | | |
| Property Documents | Sale Deed and Construction Agreement | Educational Proof : | |
| ± | | Uploaded By : Expiry Date : 2021-07-30 Code : Prev Acad Yr Marksheet Title : Mark Sheet.pdf | |
| Educational Proof (Deleted) Uploaded By : Expiry Date : 2021-07-30 Code : Prev Acad Yr Marksheet Title : Mark Sheet.pdf | Ŧ | | |

- 2. Select the document status to filter the document based on the status.
- 3. Available options are All, Open and Deleted.
- 4. Click on the Document tile to view, download and delete the document.
- 5. Click **View** to view the document.

→ The View Document is displayed.

Figure 37: View Document

| View Document | | | × |
|------------------------------------|------------------------|----------------------|---|
| Document Type | Document Code | Document Title | |
| Education Proof | Prev Acad Yr Marksheet | Marksheet | |
| Document Description | Remarks | Document Expiry Date | |
| High School | Passed | Jul 30, 2021 | |
| Selected File : Marksheet.pdf 👁 | | | |

- 6. Click **Download** to download the document.
- 7. Click **Delete** to delete the document.

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



- 8. Click \bigcirc to upload the new document to the application.
 - \rightarrow The **Upload Document** screen is displayed.

Figure 38: Upload Document

| Upload Document | | | | | | × |
|----------------------------|--------|-----------------|--------------|---------|------------------------|-----------|
| Document Type * | | Document Code * | | | Document Title * | |
| Select | • | Select | | • | | |
| Document Description | | Remarks | | | Document Expiry Date * | |
| | | | | | | ** |
| | | | | | | |
| | | Cu | rrent Select | ed File | : | |
| Drop files here or Click t | o sele | | | | | |
| brop mes here or enex e | o sere | | | | | |
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| | | | | | | |
| | | | | | | Upload |

9. Specify the details in the relevant data fields. For more information on fields, refer to the Table 24: 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 | Drag and drop the document or |
| select | Select the document from the machine. |
| Upload | Click Upload to upload the document. |

Table 24: Upload Document – Field Description

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.

3.1.10.7 Advices

- 10. Click Advices to view the advice linked for the stage.
 - \rightarrow The **Advices** screen is displayed.

Figure 39: Advices

| | \otimes |
|----------------------------------|-----------|
| Generated Advices | |
| No items to display. | |
| Adivces Mapped for Current Stage | |
| No items to display. | |

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

3.1.11 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 40: New Clarification

| Clarification X |
|---|
| Card |
| |
| C ~ B I U ∓ A -size · ✓ E Ξ 3 ≡ E E Ξ = H1 H2 · · · · · □ = H1 H2 · · · · · □ = H1 H2 · · · · · □ = H1 H2 · · · · · □ = H1 H2 · · · · · □ = H1 H2 · · · · · □ = H1 H2 · · · · · □ = H1 H2 · · · · · □ = H1 H2 · · · · · □ = H1 H2 · · · · · □ = H1 H2 · · · · · □ = H1 H2 · · · · · □ = H1 H2 · · · · · □ = H1 H2 · · · · · □ = H1 H2 · · · · · □ = H1 H2 · · · · · □ = H1 H2 · · · · · □ = H1 H2 · · · · □ = H1 H2 · · · · □ = H1 H2 · · · · · □ = H1 H2 · · · · · □ = H1 H2 · · · · · · · □ = H1 H2 · · · · · □ = H1 H2 · · · · · · □ = H1 H2 · · · · · · · □ = H1 H2 · · · · · · · · · · · · · · · · · · |
| v Ran Card copy is needed |
| |
| |
| |
| |
| |
| Size Size |

 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 41: Upload Documents

| Upload Document | × |
|--|---|
| Customer Sign 2021-02-21 Dual Sign Indemnity.png | |
| | |

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

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

Figure 42: Clarification Details

| Clarification Details - | 000APP000014292 | | | | | × |
|-------------------------|-----------------|-------------------------|---------------|-------------------------|--------------------|---|
| Clarification | Raised By | Clarification Date | Response Type | Clarification Status | Status Update Date | |
| Pan Card | | March 26, 2020 12:00 AM | | Clarification Requested | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| New Clarification | | | | | | |
| | | | | | | |

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



Figure 43: 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 the **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.



3.2 Overdraft Limit Details

Users having functional access to the Overdraft Limit Details stage will be able to view the record in the Free Task process.

NOTE: This stage is not applicable for **SMB Customers**.

The Overdraft Limit Details stage comprises of the below mentioned data segments:

- 3.2.1 Account Limit Details
- 3.2.2 Advance against Uncollected Funds
- 3.2.3 Temporary Overdraft Limit
- 3.2.4 Summary

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

3.2.1 Account Limit Details

The Account Limit Details allows to update the overdraft limit requested by the customer.

- 1. Click Acquire & Edit in the Free Tasks screen for the application for which Overdraft Limit Details stage has to be acted upon.
 - → The Account Limit Details screen is displayed.

Figure 44: Account Limit Details

| Overdraft Limit Details - 006 | 6APP000040630 | (i) Clarification Details | Application Info | Customer 360 | Remarks | Documents | 🗐 Advices | . ". . × |
|---|-----------------------------|---------------------------|------------------|---------------|--------------|-----------|--------------|----------------------|
| Account Limit Details | Account Limit Details | | | | | | s | creen (1 / 5) |
| Collateral Details Temporary OD Limit Details Advance Against Uncollected | Late Of Birth E-mail Mobile | - | | | | | | • |
| Summary | + Add Overdraft | | | | | | | |
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| | | | | | | | | |
| Audit | | | | Request Clari | fication Bac | k Next | Save & Close | Cancel |

- 2. Click Add Overdraft to capture the overdraft limits.
 - \rightarrow The Account Limit Details screen is displayed.

Figure 45: Account Limit Details

| Overdraft Limit Details - 006 | 5APP000040630 | | | | (i) II Clarification Details | Application Info | Customer 360 | Remarks | Documents | Advices | $_{\mu^{\prime\prime}}$ \times |
|---|--|------------------------|------------------------------|--------------------------------|------------------------------|---------------------------------|--------------|-----------------------|-----------|--------------|----------------------------------|
| Account Limit Details | Account Limit Details | | | | | | | | | S | creen (1 / 5) |
| Collateral Details Temporary OD Limit Details Advance Against Uncollected | Date Of Birth | E-mail | | Mobile | | | | | | | • |
| © Summary | Type Secured | Category Collateral | | Collateral Value GBP 100000 | OD Limit GBP 50 | | | | | | 1 |
| | Limit Type * Collateral * | | Branch * 006 | Q | Linkage Refe | erence * 00007262 (PROPERTY) | ٠ | OD Limit Amo | | 000.00 | |
| | Date Range * Mar 30, 2018 mm ↔ Sep 30, 2022 mm | | Available Linkage A GBP 👻 | mount * 99,000.00 | GBP 🐨 | | | Linkage Currer GBP | ку | | |
| | Rate Type * Floating | | Rate Code * | | Base Rate (1 8.25 | in %) * | ^ | Margin (In %) 0 | • | × ^ | |
| | Final Rate (In %) 8.25 | | | | | | | | | | |
| | + Add Overdraft | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| Audit | | | | | | | Request Cla | rification Bac | k Next | Save & Close | Cancel |

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



| Field | Description |
|---------------------------|--|
| Limit Type* | Select the limit type from the drop-down list. |
| | NOTE: System defaults the same limit type for the subsequent overdraft details added. |
| Branch* | Specify the branch code where the account limit is configured. |
| Linkage Reference* | Select the linkage reference number from the dropdown list. |
| OD Limit Amount* | Select the currency and specify the overdraft limit amount for the account. |
| Date Range* | Select the date range within when the account limit is valid. |
| Available Linkage Amount* | Specify the available linkage amount of the collateral. |
| Linked Amount* | Select the currency and specify the linked amount. |
| Linkage Currency | Displays the linkage currency. |
| Rate Type* | Displays the rate type as per the limit type is selected The available options are: |
| | Fixed Floating |
| Rate Code* | Displays the rate code. |
| | NOTE: This field appears only for Floating rate type. |
| Base Rate* | Displays the base rate. |
| | NOTE: This field appears only for Floating rate type. |

| Field | Description |
|-----------------------|---|
| Rate of Interest* | Displays the rate of interest. |
| | NOTE: This field appears only for Fixed rate type. |
| Variance* | Specify the variance. |
| | NOTE: This field appears only for Fixed rate type. |
| Margin* | Specify the margin. |
| | NOTE: This field appears only for Floating rate type. |
| Final Rate* | Displays the effective rate calculated and based on the below parameters: |
| | Rate Value and the Margin for floating rate |
| | type. Rate of Interest and the Variance for fixed rate type. |
| 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 | Click Next to navigate to the next data segment, after successfully capturing the data. The system will validate all mandatory data segments and data fields. If mandatory details are not provided, system displays an error message for the user to take action. User will not be able to proceed to the next data segment, |
| | without capturing the mandatory data. |
| Save & Close | Click Save & Close to save the data captured. |
| | Save & Close is possible only if all the mandatory fields are captured. This task is available in the My Task list for the user to continue later. |
| Cancel | Click Cancel to close the application without saving. |

4. Click Add Overdraft to capture the multiple overdraft limits.

3.2.2 Collateral Details

Collateral details is a data segment to capture the collateral which is offered by the customer as security for Overdraft limit

- 1. Click **Next** in **Account Limit Details** screen to proceed with next data segment, after successfully capturing the data.
 - \rightarrow The **Collateral Details** screen is displayed.



| Overdraft Limit Details - 006 | 6APP000040630 | | | (i) Clarification Details | s Application Info | Customer 360 | Remarks | Documents | Advices | $_{s^{d}}\times$ |
|---|-----------------------------|----------------------------------|------------------|-------------------------------|--|--------------|------------------------|-----------|--------------|------------------|
| Account Limit Details | Collateral Details | | | | | | | | s | creen (2 / 5) |
| Collateral Details Temporary OD Limit Details Advance Against Uncollected | Date Of Birth | E-mail | Mobile | | | | | | | • |
| Summary | Collateral Type Property | Category Residential Property | Collateral Value | 100,000.00 | | | | | | 1 |
| | Primary Collateral | Collateral Type * Property | | Category Residentia | | | Collateral Bran 006 | ch | | |
| | Liability ID | Liability Description | | | Available Date Range * 018 ↔ Sep 30, 2022 | | | | | |
| | Collateral Value * | Hair Cut % * | | Collateral | Amount To Be Considered | • | Collateral Desc | ription * | | |
| | GBP 🔻 100,000.00 | 1 | | GBP v | 99,000. | 00 | seffe | | | |
| | Total Collateral Value | Cover Available | | | | | | | | |
| | GBP 🔻 100,000.00 | GBP 🔻 | 99,000.00 | | | | | | | |
| | + Add Collateral | | | | | | | | | |
| | | | | | | | | | | |
| Audit | | | | | | Request Cla | ification Ba | ck Next | Save & Close | Cancel |

Figure 46: Collateral Details

3.2.3 Temporary Overdraft Limit

The Temporary Overdraft Limit data segment displays the configuration required for temporary overdraft limit to be provided to the account.

- 1. Click **Next** in **Collateral Details** screen to proceed with next data segment, after successfully capturing the data.
 - → The **Temporary Overdraft Limit Details** screen is displayed.

Figure 47: Temporary Overdraft Limit Details



- 2. Click Add TOD Details to capture the Temporary Overdraft Limit Details.
 - → The Unsecured Temporary Overdraft Limit Details screen is displayed.

NOTE: User can move to the next data segment without capturing the Temporary Overdraft Limit Details.



| | 006APP000040630 | | (i) Clarification I | Details 🛛 🚺 Application Info | Customer 360 | Remarks | Documents | Advices | $\mu^{\ell} \rightarrow$ |
|---|-------------------------------------|---------------------------|---------------------|------------------------------|--------------|---------|-----------|---------|--------------------------|
| Account Limit Details | Temporary OD Limit Details | | | | | | | S | reen (3 / 5 |
| Collateral Details | Unsecured Temporary Overdraft Limit | | | | | | | | |
| Temporary OD Limit Details | Temporary OD Limit ID * | Temporary OD Limit Amount | * Lim | it Date Range * | | | | | |
| Advance Against Uncollected | | GBP w | 0.00 | €→ | ** | | | | |
| Summary | | | | | | | | | |
| | Renew TOD | Renew Period * | | t Renewal Limit * | | | | | |
| | | | • GB | | | | | | |
| | | ~ ^ | | | | | | | |
| | - Delete TOD Details | | | | | | | | |
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Figure 48: Unsecured Temporary Overdraft Limit Details

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

| Field | Description |
|--------------------------------------|---|
| Temporary OD Limit ID* | Specify the temporary overdraft limit ID. |
| Temporary Overdraft Limit Amount* | Select the currency and specify the temporary overdraft limit amount. |
| Limit Start Date* | Select the limit start date. |
| Limit End Date* | Select the limit expiry date. |
| Renew TOD | Select to indicate if temporary overdraft limit is to be renewed. |
| Renew Period* | In case of TOD renewal is allowed, select the period from the drop-down list. Available options are: Days Months Year |
| Next Renewal Amount* | In case of TOD renewal is allowed, specify the renewal amount. |

Table 26: Temporary Overdraft Limit – Field Description



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

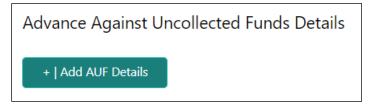


3.2.4 Advance against Uncollected Funds

The Advance against Uncollected Funds data segment displays the configuration required for advance against uncollected fund to be provided to the account.

- 1. Click **Next** in **Temporary Overdraft Limit** screen to proceed with next data segment, after successfully capturing the data.
 - → The Advance Against Uncollected Funds Details screen is displayed.

Figure 49: Advance Against Uncollected Funds Details



- 2. Click Add AUF Details to capture the Advance Against Uncollected Funds.
 - → The Advance against Uncollected Funds screen is displayed.

Figure 50: Advance against Uncollected Funds

| Overdraft Limit Details - 00 | 6APP000040630 | | Clarification Details | Application Info | Customer 360 | Remarks | Documents | Advices | 1 |
|------------------------------|---|----------------|-----------------------|------------------|--------------|---------|-----------|--------------|-----------|
| Account Limit Details | Advance Against Uncollected Funds Details | | | | | | | Scr | een (4 / |
| Collateral Details | Advance against Uncollected Funds | | | | | | | | |
| Temporary OD Limit Details | Limit ID * | Limit Amount * | Limit Date | | | | | | |
| Advance Against Uncollected | | GBP 🔻 | | | ** | | | | |
| Summary | | | | | | | | | |
| | - Delete AUF Details | | | | | | | | |
| | - Delete AOF Details | | | | | | | | |
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| Audit | | | | | Request Clar | | | Save & Close | _ |

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

Table 27: Advance against Uncollected Funds – Field Description

| Field | Description | |
|-----------|---|--|
| Limit ID* | Specify the advance against uncollected funds limit ID. | |



| Field | Description |
|--------------------------|---|
| Limit Amount* | Select the currency and specify the AUF limit amount. |
| Limit Date Range* | Select the limit date range. |
| 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. If the user selects to add AUF details, System will validate all mandatory data segments and data fields, and if not provided for, will provide an appropriate 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. 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. |
| Cancel | Click Cancel to close the application without saving. |



3.2.5 Summary

The Summary displays the tiles for all the data segments in the Overdraft Limit stage. The tiles display the important details captured in the specified data segment.

- 1. Click **Next** in **Temporary Overdraft Limit** screen to proceed with next data segment, after successfully capturing the data.
 - \rightarrow The **Summary** screen is displayed.

Figure 51: Summary

| Overdraft Limit Details - 00 | 6APP000024068 | | (i) Clarification Details | Application Info | Customer 360 | Remarks | Documents | Advices | , ¹⁴ × |
|---|--|---|--|------------------|---------------------|-----------|--------------|----------|-------------------|
| Account Limit Details | Summary | | | | | | | Screen | (4/4) |
| Advance Against Uncollecte | Account Limit Details | Advance Against Uncollected | Temporary OD Limit Details | | | | | | |
| Temporary OD Limit Details Summary | Account Limit Default Limit Type Cellsteral Linkage Reference: Linkad Anount: USD100000 OD Limit Amount: USD100000 | Advance Agains Unconceted Umit 0: Currecy USD Limit Amount Limit Start Date | tempory OL Limit Declars Tempory OL Limit Dc Currency: USD Limit Amount 0 Limit Start Date | | | | | | |
| | | | | | | | | | |
| Audit | | | | Re | quest Clarification | Back Next | Save & Close | Submit C | ancel |

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 28: Summary Overdraft | Limit- Field Description |
|-----------------------------|--------------------------|
|-----------------------------|--------------------------|

| Data Segment | Description |
|--------------------------------------|---|
| Account Limit Details | Displays the account limit details. |
| Collateral Details | Displays the collateral details. |
| Temporary Overdraft Limit | Displays the temporary overdraft limit. |
| Advance against Uncollected Funds | Displays the advance against uncollected funds. |



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



- 2. Click **Submit** to reach the **OUTCOME**, where the overrides, checklist and documents for this stage can be validated or verified.
 - → The **Overrides** screen is displayed.

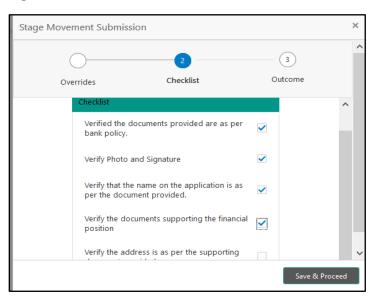
Figure 52: Overrides

| Stage Movement Submission | | × |
|---------------------------|--------------------------|--------------------|
|] Overrides | Checklist | Outcome |
| No overrides gener | ated for acceptance. Ple | ease proceed next. |
| | | |
| | | |
| | | |
| | | Proceed Next |

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

- 3. Click Proceed Next.
 - → The **Checklist** screen is displayed.

Figure 53: Checklist





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

- 4. Select the checkbox to accept the checklist.
- 5. Click Save & Proceed.
 - → The **Outcome** screen is displayed.

Figure 54: Outcome

| 0— | 0 | | 3 |
|-----------|-------------------|---|---------|
| Overrides | Checklist | | Outcome |
| | Select an Outcome | | |
| | Proceed | * | |
| | Remarks | | |
| | | | |
| | | | |
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| | | | |

- 6. Select **Proceed** outcome from the drop-down list. The available options are:
 - Proceed
 - Return to Application Entry
 - Reject by Bank

Outcomes configured in the Workflow Orchestrator for the business process is available in the drop-down list.

If the **Collateral Type** is selected as **Term Deposit** in **Collateral Details** data segment and the **Fund the account** toggle is OFF in the **Product Details** data segment, the submit of the Application Enrichment stage will move the application into the **Account Parameter Setup** stage.

If the selected **Collateral Type** is other than Term Deposit in **Collateral Details** data segment, and the **Fund the account** toggle is OFF in the **Product Details** data segment, the submit of the Application Enrichment stage will move the application into the **Underwriting** stage.

If the **Fund the Account** toggle is ON in the **Product Details** data segment, the submit of the Application Enrichment stage, will move the application to **Account Funding** stage



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

Figure 55: Confirmation

| | × |
|--|-----------------------|
| | |
| Information submitted successfully | |
| Application Reference Number - 006APP000040772 | |
| Process Reference Number - 0065AVREG0008480 | |
| | Close Go to Free Task |

On successful submission the above pop-up appears and displays the next stage in which the application has moved. Application Reference Number and the Process Reference Number is also displayed. Click on '**Close**' to close the pop-up screen. Alternatively click on '**Go to Free Task**' to launch the **Free Task** menu. If you have access to the next stage, you would be able to view the Application number and take action on it.

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

| | C Refresh | | 11 Flow Chaptern | | | | | | |
|---|-------------|----------|----------------------------|--------------------------|--------------------|------------------------|------------------|--------|-----------------|
| | Action | Priority | Process Name | Process Reference Number | Application Number | Stage | Application Date | Branch | Customer Number |
| 1 | Acquire & E | Medium | Savings Account Origin | 0065AVREG0008480 | 006APP000040772 | Application Enrichment | 18-03-30 | 006 | 000561 |
| | Acquire & E | Medium | SM8 Amendment | 222287362 | 006APP000040746 | Amendment Initiation | 18-03-30 | 005 | |
| | Acquire & E | Martium | Savings Account Origin | 006SAVREG0008452 | 006APP000040702 | Handoff Retry | 18-03-30 | 006 | 00622903 |
| | Acquire & E | Medium | Current Account Origin | 006CURPCA0007260 | 006APP000040726 | Handoff Retry | 18-03-30 | 006 | 00622903 |
| | Acquire & E | Medium | Savings Account Origin | 006SAVREG0008442 | 006APP000040678 | Account Approval | 18-03-30 | 006 | |
| | Acquire & E | Metture | Small and Medium Busi | 006SMBCA10007241 | 006APP000040664 | Post Offer Amendment | 18-03-30 | 006 | 00622912 |
| | Acquire & E | Medium | Current Account Origin | 006CURPCA0007227 | 006APP000040633 | Handoff Retry | 18-03-30 | 006 | |
| | Acquire & E | Medium | Retail Onboarding | 222527910 | 006APP000040630 | KYC | 18-03-30 | 006 | |
| | Acquire & E | Medium | Retail Loan Origination | 006HMLN010021290 | 006APP000040618 | Loan Underwriting | 18-03-30 | 006 | 00600749 |
| | Acquire & E | Medium | Retail Loan Origination | 006HMLN010021288 | 006APP000040614 | Account Approval | 18-03-30 | 006 | 00623125 |
| | Acquire & E | Medium | Retail Onboarding | 222527890 | 006APP000040609 | KYC | 18-03-30 | 006 | |
| | Acquire & E | | Retail Application Initiat | 006INIT000040602 | 006APP000040604 | Application Initiation | 18-03-30 | 006 | |
| | Acquire & E | Medium | Retail Loan Origination | 006VELN010021278 | 006APP000040577 | Application Entry | 18-03-30 | 006 | 00622903 |
| | A | Meditor | Res 3 6 Part 2 | 0000000000000000 | 007 4000000 107 12 | | 10 03 30 | ant | |

Figure 56: Free Tasks



3.3 Application Enrichment Stage

Users having functional access to the Application Enrichment stage will be able to view the record in the Free Task process.

The Application Enrichment stage comprises of the below mentioned data segments:

- 3.3.1 Interest Details
- 3.3.2 Charge Details
- 3.3.3 Summary

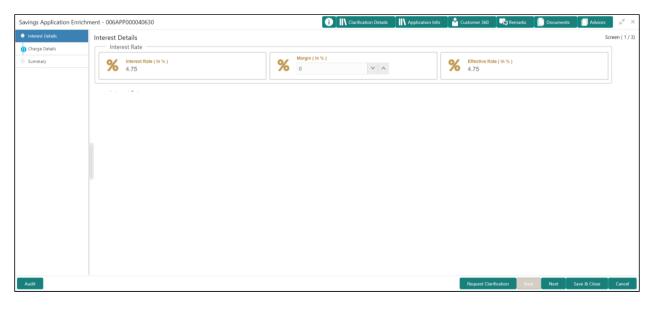
Please refer the below section for more details on these data segments.

3.3.1 Interest Details

The Interest Details data segment displays the interest applicable for the account.

- 1. Click **Acquire & Edit** in the **Free Tasks** screen for the application for which Application Enrichment stage has to be acted upon.
 - \rightarrow The Interest Details screen is displayed.

Figure 57: Interest Details





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

| Field | Description |
|-----------------------|---|
| Interest Product Name | Displays the interest product name attached to the host product linked with the business product. |
| Payout Frequency | Displays the payout frequency of the interest product name attached to the host product linked with the business product. |
| Interest Rate | Displays the interest rate applicable for the account. |
| Margin (%) | Select the margin in percentage. |
| Final Rate | Displays the final rate calculated based on the Interest Rate and the Margin specified. |
| 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, 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. |

Table 29: Interest Details - Field Description



| Field | Description |
|--------------|--|
| Next | Click Next to navigate to the next data segment, after successfully capturing the data. |
| | The system will validate all mandatory data segments and data fields. If mandatory details are not provided, 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. 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. |



3.3.2 Charge Details

The Charge Details data segment displays the details of the charges applicable for the account.

- 1. Click **Next** in **Interest Details** screen to proceed with the next data segment, after successfully capturing the data.
 - \rightarrow The **Charge Details** screen is displayed.

Figure 58: Charge Details

| Savings Application Enricht | ment - 006APP000040630 | (i) II Clarification Details | Application Info | Customer 360 | Remarks | Documents | 🗐 Advices | $ z_n \times$ |
|-----------------------------|------------------------|------------------------------|------------------|----------------|--------------|-----------|--------------|----------------|
| Interest Details | Charge Details | | | | | | So | reen (2/3) |
| Charge Details | No of Transactions | | | | | | | |
| Summary | Amount Slab Details | Nalva | | | | | | |
| | Siab Details | | | | | | | |
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| Audit | | | | Request Clarif | ication Back | c Next | Save & Close | Cancel |

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

| Field | Description |
|-------------|--|
| Charge Type | Displays the charge type of the charge name. |
| Amount | Displays the charge amount. |
| Waive | Select the toggle to enable the waiving charges. |

Table 30: Charge Details - Field Description



| Field | Description |
|-----------------------|---|
| 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, requirement for any additional document and so on, from the customer. For more information on Request Clarification , refer to the section Request Clarification . |
| Back | Click Back to navigate to the previous data segment within a stage. |
| Next | Click Next to navigate to the next data segment, after successfully capturing the data. The system will validate 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. 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. |

3. Click **Slab Details** to view the slab details.

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



Figure 59: Slab Details

| ab Details | | : |
|------------|---------------|-------------|
| Count | Charge Amount | Charge Rate |
| 50000 | 5 | |
| 000 | 5 | |
| | | |
| | | |
| | | |
| | | Close Save |
| | | crose Sure |

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

Table 31: Slab Details - Field Description

| Field | Description |
|---------------|-----------------------------|
| Slab Amount | Displays the slab amount. |
| Charge Amount | Displays the charge amount. |
| Charge Rate | Displays the charge rate. |

3.3.3 Summary

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

- 1. Click **Next** in **Advance Against Uncollected Funds Details** screen to proceed with the next data segment, after successfully capturing the data.
 - \rightarrow The **Summary** screen is displayed.



Figure 60: Summary

| Savings Application Enrich | hment - 006APP000040630 | (i) \ Clarification Details | Application Info | Customer 360 | Remarks | Documents | 🗐 Advices | $_{\mu^{g^{\prime}}}\times$ |
|----------------------------|---|--------------------------------|------------------|--------------------|-----------|--------------|-----------|-----------------------------|
| Interest Details | Summary | | | | | | Sci | reen (3 / 3) |
| Charge Details | Interest Details Charge Details | | | | | | | |
| Summary | Effective Rate: 4.75% Charge Type: No of Transactions Interest Rate: 4.75% +1 view more | | | | | | | |
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| | | | _ | | | _ | | |
| Audit | | | Req | uest 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.

| Data Segment | Description | | | |
|-----------------------|---|--|--|--|
| Interest Details | Displays the interest details | | | |
| Charge Details | Displays the charge details. | | | |
| Request Clarification | Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, 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. | | | |

Table 32: Summary - Field Description

ORACLE

| Data Segment | Description | | | |
|--------------|---|--|--|--|
| Next | Click Next to navigate to the next data segment, after successfully capturing the data. | | | |
| | The system will validate all mandatory data segments and data fields. If mandatory details are not provided, 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. | | | |
| | NOTE: Next is deactivated in the Summary screen as the capture of data across all the data segments in this stage are completed. | | | |
| 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. | | | |
| 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 close the application without saving. | | | |



- 2. Click **Submit** to reach the **OUTCOME**, where the overrides, checklist and documents for this stage can be validated or verified.
 - \rightarrow The **Overrides** screen is displayed.

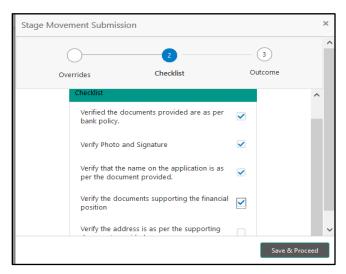
Figure 61: Overrides

| Stage Movement Submissio | n | × |
|--------------------------|-----------------------------|------------------|
| 1 Overrides | Checklist | 3 Outcome |
| No overrides gen | erated for acceptance. Plea | se proceed next. |
| | | |
| | | |
| | | Proceed Next |

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

- 3. Click Proceed Next.
 - \rightarrow The **Checklist** screen is displayed.

Figure 62: Checklist



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



- 4. Select the checkbox to accept the checklist.
- 5. Click Save & Proceed.
 - \rightarrow The **Outcome** screen is displayed.

Figure 63: Outcome

| Stage Movement Submission | | | | | | |
|---------------------------|-----------------------------------|---|--------------|--|--|--|
| Override | Checklist | | 3 Outcome | | | |
| ovenide | Checkist | | | | | |
| | Select an Outcome | | | | | |
| | PROCEED | • | | | | |
| | PROCEED | | | | | |
| | Return to Overdraft Limit Details | | | | | |
| | Return to Application Entry | | | | | |
| | Reject By Bank | |] | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | Submit | | | |

- 6. Select Proceed outcome from the drop-down list. Available options are:
 - Proceed
 - Return to Overdraft Limit Details
 - Return to Application Entry
 - Reject by Bank

Outcomes configured in the Workflow Orchestrator for the business process is available in the drop-down list.

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



8. Click Submit.

 \rightarrow The **Confirmation** screen is displayed.

Figure 64: Confirmation

| | × |
|--|-----------------------|
| | |
| Information submitted successfully | |
| Application Reference Number - 006APP000040772 | |
| Process Reference Number - 0065AVREG0008480 | |
| | |
| | Close Go to Free Task |

On successful submission the above pop-up appears and displays the next stage in which the application has moved. Application Reference Number and the Process Reference Number is also displayed. Click '**Close**' to close the pop-up screen. Alternatively click '**Go to Free Task**' to launch the **Free Task** menu. If you have access to the next stage, you would be able to view the Application number and take action on it.

- 9. Click Go to Free Task.
 - → The Free Tasks screen is displayed.
 - Figure 65: Free Tasks

| Action | Priority | Process Name | Process Reference Number | Application Number | Stage | Application Date | Branch | Customer Number |
|--------------|----------|---|--------------------------|------------------------|------------------------|------------------|--------|-----------------|
| Acquire & E | Medium | Savings Account Origin | 006SAVREG0008480 | 006APP000040772 | Initial Funding | 18-03-30 | 006 | 000561 |
| Acquire & E | Medium | SMB Amendment | 222287362 | 006APP000040746 | Amendment Initiation | 18-03-30 | 006 | |
| Acquire & E | Medium | Savings Account Origin | 006SAVREG0008452 | 006APP000040702 | Handoff Retry | 18-03-30 | 006 | 00622903 |
| Acquire & E | Median | Current Account Origin | 006CURPCA0007260 | 006APP000040726 | Handoff Retry | 18-03-30 | 006 | 00622903 |
| Acquire & E | Medium | Savings Account Origin | 0065AVREG0008442 | 006APP000040678 | Account Approval | 18-03-30 | 006 | |
| Acquire & E_ | Medure | Small and Medium Busi | 006SMBCA10007241 | 006APP000040664 | Post Offer Amendment | 18-03-30 | 006 | 00622912 |
| Acquire & E | Medium | Current Account Origin | 006CURPCA0007227 | 006APP000040633 | Handoff Retry | 18-03-30 | 006 | |
| Acquire & E | Medium | Retail Onboarding | 222527910 | 006APP000040630 | KYC | 18-03-30 | 006 | |
| Acquire & E | Médium | Retail Loan Origination | 006HMLN010021290 | 006APP000040618 | Loan Underwriting | 18-03-30 | 006 | 00600749 |
| Acquire & E_ | Medium | Retail Loan Origination | 006HMLN010021288 | 006APP000040614 | Account Approval | 18-03-30 | 006 | 00623125 |
| Acquire & E | Medium | Retail Onboarding | 222527890 | 006APP000040609 | KYC | 18-03-30 | 006 | |
| Acquire & E | | Retail Application Initiat | 006INIT000040602 | 006APP000040604 | Application Initiation | 18-03-30 | 006 | |
| Acquire & E_ | Medium | Retail Loan Origination | 006VELN010021278 | 006APP000040577 | Application Entry | 18-03-30 | 006 | 00622903 |
| A | Medium | President and a second | | 000 x 000000 x 00 x 40 | A | 10 00 00 | 000 | 0000000 |



3.4 Account Funding Stage

Users having functional access to the Account Funding stage will be able to view the record in the Free Task process.

The Account Funding Stage comprises of the below mentioned data segments:

- 3.1.1Account Details View only as available in Application Entry Stage
- 3.1.2 Customer Information View only as available in Application Entry Stage
- 3.4.1 Initial Funding Details
- 3.4.2 Summary

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

3.4.1 Initial Funding Details

The Initial Funding Details data segment displays the Initial Funding details captured in the Application Entry stage. The Transaction Reference Number and the Transaction Status is either auto-populated or has to be manually captured based on the configuration. Automatic option is supported only for the Initial Funding with 'Cash' mode. Manual process is supported for Account Transfer, Other Bank Cheque and Cash mode of initial funding.

For more details on the Modes and the Manual/Automatic Process configuration, please refer to the Configurations Guide.

1. Click **Acquire & Edit** in the **Free Tasks** screen for the application for which Account Funding stage has to be acted upon.

 \rightarrow The **Initial Funding Details** screen is displayed.

Figure 66: Initial Funding Details

| Savings Initial Funding - 0 | D6APP000040772 | () Clarification Details | 🛚 👖 Application Info 🛛 🔒 Customer 360 | Remarks Documen | ts 🗐 Advices 💉 X |
|-------------------------------------|---|--------------------------|---------------------------------------|---------------------|---------------------|
| Account Datails | Initial Funding Details | | | | Screen (3 / 4) |
| Oustomer Information | | | | | |
| Initial Funding Details Summary | Fund The Account | y . | | | |
| | Amount NR S.000,000.00 Mar 2 | | | | |
| | Transaction Reference Number Teller ABC1234 Select | ransaction Status + | | | |
| | | | | | |
| | | | | | |
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| | | | | | |
| | | | | | |
| Audit | | | Request Clas | ification Back Next | Save & Close Gancel |



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

| Field | Description |
|--|--|
| Fund the Account | Displays the Fund the Account selected in the Account Details Data Segment in Application Entry stage. |
| Fund By | Displays the Fund by option selected in the Account Details Data Segment in Application Entry stage. |
| Amount | Displays the amount of the initial funding updated in the Account Details data segment in Application Entry stage. |
| Value Date | Displays the value date of the initial funding updated in the Account Details data segment in Application Entry stage. |
| GL Account Number | Displays the GL account number for the initial funding transaction that was triggered off in the Application Entry stage for the Teller module. |
| GL Account Description | Displays the GL account description for the initial funding transaction that was triggered off in the Application Entry stage for the Teller module. |
| Teller Transaction Reference Number | Displays the transaction reference number for the initial funding transaction that was triggered off in the Application Entry stage for the Teller module. |
| Teller Transaction Status | Displays the status of the teller transaction. NOTE: The status of the teller transaction should be 'Success' for the submission of the Account |
| | Funding stage. |

Table 33: Initial Funding Details - Field Description



| Field | Description |
|-----------------------|---|
| 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, requirement for any additional document and so on, from the customer. For more information on Request Clarification , refer to the section Request Clarification . |
| Back | Click Back to navigate to the previous data segment within a stage. |
| Next | Click Next to navigate to the next data segment, after successfully capturing the data. The system will validate 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 close the application without saving. |



3.4.2 Summary

The Summary displays the tiles for all the data segments in the Account Funding stage. The tiles display the important details captured in the specified data segment.

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

Figure 67: Summary

| Savings Initial Funding - 0 | 06APP000040772 | | | (i) III Clarification Details | Application Info | 🔒 Customer 360 | Remarks | Documents | Advices a st × |
|-----------------------------|--|---|----------------------------------|-------------------------------|------------------|--------------------|-----------|--------------|---------------------------|
| Account Details | Summary | | | | | | | | Screen (4 / 4) |
| Customer Information | Account Details | Customer Information | Initial Funding Details | s | | | | | |
| Initial Funding Details | Product Name: Max Savings Account Account Branch: 006 | Name: Philiphs Stephen Applicant Type: Primary | Fund By: Cash Amount: 5000000 | | | | | | |
| Summary | Account Currency: INR | No. Of Applicants: 1 | Currency: INR | | | | | | |
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| Audit | | | | | Po | uest Clarification | Back Next | Save & Close | Submit Cancel |
| , Much | | | | | . No | uest clarines(ioii | UNCX INEX | Jane & Close | Caller |

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 34: Summary - Field Description

| Data Segment | Description |
|-------------------------|--------------------------------------|
| Initial Funding Details | Displays the initial funding details |



| Data Segment | Description |
|-----------------------|--|
| 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, requirement for any additional document and so on, from the customer. For more information on Request Clarification , refer to the section Request Clarification . |
| Back | Click Back to navigate to the previous data segment within a stage. |
| Next | Click Next to navigate to the next data segment, after successfully capturing the data. The system will validate 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. NOTE: Next is deactivated in the Summary screen as the capture of data across all the data segments in this stage are completed. |
| 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. |
| Submit | Click Submit to submit the application. The system triggers the business validation to ensure the application is entitled for submission to the next stage. |



| Data Segment | Description |
|--------------|--|
| Cancel | Click Cancel to close the application without saving. |

- 2. Click **Submit** to reach the **OUTCOME**, where the overrides, checklist and documents for this stage can be validated or verified.
 - \rightarrow The **Overrides** screen is displayed.

Figure 68: Overrides

| Stage Movement Submissio | on | × |
|--------------------------|-------------------------------|------------------|
| 1 Overrides | Checklist | 3 Outcome |
| No overrides ge | enerated for acceptance. Plea | se proceed next. |
| | | |
| | | |
| | | |
| | | Proceed Next |

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

3. Click Proceed Next.



 \rightarrow The **Checklist** screen is displayed.

Figure 69: Checklist

| Stage Move | ment Submis | ssion | | | 3 | × |
|------------|------------------------------|---|---|------------|------|---|
| (| 0 | 2 | | 3 | | ^ |
| Ov | errides | Checklist | 0 | utcome | | |
| | Checklist | | | | ^ | |
| | Verified the bank policy. | documents provided are as per | ✓ | | ł | |
| | Verify Photo | and Signature | ✓ | | | |
| | | he name on the application is as ument provided. | ✓ | | | |
| | Verify the do | ocuments supporting the financial | | | | |
| | Verify the ac | ddress is as per the supporting | | | | ~ |
| | | | | Save & Pro | ceed | |

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

- 4. Select the checkbox to accept the checklist.
- 5. Click Save & Proceed.
 - \rightarrow The **Outcome** screen is displayed.

Figure 70: Outcome

| Stage Movement Sub | mission | | × |
|--------------------|-----------------------------------|---------|------|
| 0— | 0 | 3 | |
| Override | Checklist | Outcome | |
| | Select an Outcome | | |
| | PROCEED | • | |
| | PROCEED | | |
| | Return to Application Enrichment | | |
| | Return to Overdraft Limit Details | | |
| | Return to Application Entry | | |
| | Reject By Bank | | |
| | | | |
| | | | |
| | | Su | bmit |



- 6. Select **Proceed** outcome from the drop-down list. Available options are:
 - Proceed
 - Return to Application Enrichment
 - Return to Overdraft Limit Details
 - Return to Application Entry
 - Reject by Bank

Outcomes configured in the Workflow Orchestrator for the business process is available in the drop-down list.

For **Individuals Customers**, submit of this stage, will move the application into the **Underwriting** stage.

For **SMB Customers**, submit of this stage, will move the application into the **Account Approval** Stage.

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

 \rightarrow The **Confirmation** screen is displayed.

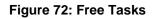
Figure 71: Confirmation



On successful submission the above pop-up appears and displays the next stage in which the application has moved. Application Reference Number and the Process Reference Number is also displayed. Click '**Close**' to close the pop-up screen.

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





| | C Refresh | Augula | 1 Now Diagram | | | | | | |
|---|---------------|----------------------------|----------------------------|--------------------------|--------------------|------------------------|------------------|--------|-----------------|
| I | Action | Priority | Process Name | Process Reference Number | Application Number | Stage | Application Date | Branch | Customer Number |
| | Acquire 8(E). | Heim | Savings Account Origin | 006SAVREG0008480 | 005APP000040772 | Underwriting | 18-03-30 | 006 | 000561 |
| | Acquire & E., | Meclan | SM8 Amendment | 222287362 | 006APP000040746 | Amendment Initiation | 18-03-30 | 006 | |
| | Acquire & E., | Mechan | Savings Account Origin | 0065AVREG0008452 | 005APP000040702 | Handoff Retry | 18-03-30 | 006 | 00622903 |
| | Acquire & E., | Matter | Current Account Origin | 006CURPCA0007260 | 005APP000040726 | Handoff Retry | 18-03-30 | 006 | 00622903 |
| | Acquire & E., | Matter | Savings Account Origin | 006SAVREG0008442 | 005APP000040678 | Account Approval | 18 03 30 | 006 | |
| | Acquire & E., | Mann | Small and Medium Busi | 006SMBCA10007241 | 006APP000040664 | Post Offer Amendment | 18 03 30 | 006 | 00622912 |
| | Acquire & E., | Man | Current Account Origin | 006CURPCA0007227 | 006APP000040633 | Handoff Retry | 18 08 80 | 006 | |
| | Acquire & E | Mailun | Retail Onboarding | 222527910 | 005APP000040630 | KVC | 18-03-30 | 006 | |
| | Acquire & E | Mailun | Retail Loan Origination | 006HMLN010021290 | 005APP000040618 | Loan Underwriting | 18-03-30 | 006 | 00500749 |
| | Acquire & F | Mailun | Retail Loan Origination | 006HMI N010021288 | 005APP000040614 | Account Approval | 18-03-30 | 006 | 00623125 |
| | Acquire & F | Mailan | Retail Onboarding | 222527890 | 005APP000040509 | KWC. | 18-03-30 | 006 | |
| | Acquire & E., | | Retail Application Initiat | 006INI1000040602 | 005APP000040601 | Application Initiation | 18-03-30 | 006 | |
| | Acquire & E | Hickey | Retail Loan Origination | 006VELN010021278 | 005APP000040577 | Application Entry | 18-03-30 | 006 | 00622903 |
| | * | Mechan | naire an orthogram | 0003033003000000 | ANCK BRANCH ANT AC | 1 A | 50.03.30 | AW | 00/0000 |



3.5 Underwriting

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

The Underwriting stage is the next representative stage in the Saving Account Open process. After the Application Enrichment / Account Funding 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 Underwriting stage has the following reference data segments:

- 3.5.1 Credit Rating Details
- 3.5.2 Valuation Details
- 3.5.3 Legal Opinion
- 3.5.4 Summary



3.5.1 Credit Rating Details

Credit Rating Details is the first data segment of **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 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 for the application for which Underwriting stage has to be acted upon.
 - → The Credit Rating Details screen is displayed.

| Underwriting - 006APP00 | 0040630 | () \ | Clarification Details Application Info | Customer 360 | Remarks | Documents | 🗐 Advices | $\mathbb{P}_{g_{i}}^{g_{i}} \times$ |
|-----------------------------------|-----------------------|------------------------------|--|-------------------|-----------|-----------|-----------|-------------------------------------|
| Credit Rating Details | Credit Rating Details | | | | | | S | creen (1 / 4) |
| Valuation Details | | Experian | Equifax | | | | | |
| Legal Opinion | | | | | | | | |
| Summary | | Rating | Rating | | | | | |
| | | 750 | 750 | | | | | |
| | MRS Ria shan | | | | | | | |
| | | Remarks | Remarks | | | | | |
| | | | | | | | | |
| | | View More View Bureau Report | View More View Bureau Report | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| Audit | | | | Request Clarifica | tion Back | Next | | |

Figure 73: Credit Rating Details

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

| Field | Description |
|---------------|---------------------------------|
| Customer Name | Displays the customer name. |
| Agency Name | Displays the configured agency. |

Table 35: Credit Rating Details – Field Description



All Rights Reserved

| Field | Description |
|-----------------------|--|
| 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. For example, 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. 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. 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.

| nstitution Name | Account Number | Account Type | Loan Amount | Outstanding Balance | Account Opening Date | Installment Amount | Deliquency Buck |
|-----------------|----------------|--------------|-------------|---------------------|----------------------|--------------------|-----------------|
| | 0000000000 | Overdraft | 158 | 00000000 | 2002-09-14 | 0 | 30 to 59 Days |
| | 000000000 | 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 |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |

Figure 74: Additional Credit Bureau Details

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

| 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 overdraft 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. |

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.

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

3.5.2 Valuation Details

Valuation Details is the next data segment of **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.
 - \rightarrow The Valuation Details screen is displayed.

| Underwriting - 000APP0000 | 008195 | | () Clarification Deta | ils Application Info | Custamer 360 | Remarks | Documents | Advices | $_{\mu^{g^{}}}\times$ |
|---------------------------|-------------------|------------------------|-----------------------|----------------------|-----------------------|----------------|-----------|--------------|-----------------------|
| Credit Rating Details | Valuation Details | | | | | | | Si | creen (2 / 4) |
| Valuation Details | MR | | | | | | | | |
| Egal Opinion | Date Of Birth | Email | Mobile | | | | | | ^ |
| Summary | | | | | | | | | |
| | Collateral ID | Collateral Description | n | Liability ID | | Liability Desc | ription | | |
| | OFLOCOL00000247 | House | | 0725 | | | | | |
| | Hair Cut % | Collateral Amount | | | | | | | |
| | 6 | GBP 9,400.00 | | | | | | | |
| | Valuation Type * | Valuation Amount * | | Agency Code | A | Agency Name | | | 1 |
| | • | GBP | | | | | | | |
| | Valuation Date * | | | | | | | | |
| | | | | | | | | | |
| | + Add Valuation | | | | | | | | |
| | | | | | | | | | |
| | | | | | | | | | |
| | | | | | | | | | |
| | | | | | | | | | |
| Audit | | | | | Request Clarification | n Back | Next | Save & Close | Cancel |

Figure 75: Valuation Details

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.

| Field | Description | | |
|----------------|---|--|--|
| Applicant Name | Displays the applicant name. | | |
| Date of Birth | Displays the date of birth of the customer in the header. | | |

Table 37: Valuation Details – Field Description

| Field | Description | | | |
|------------------------|--|--|--|--|
| 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. | | | |
| Hair Cut % | Displays the Hair cut percentage. | | | |
| Collateral Amount | Displays the collateral amount. | | | |
| Valuation Type* | Select the type of valuation. Available options are | | | |
| | 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 Application Date. | | | |



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

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.



3.5.3 Legal Opinion

Legal Opinion is the next data segment of **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.
 - \rightarrow The Legal Opinion screen is displayed.

| Underwriting - 000APP0 | 000008195 | | (i) \ Clarification Details | Application Info | Customer 360 | Remarks | Documents | Advices | $_{\mu}^{\mu}$ \times |
|---|-----------------------------------|-------------------------------|--------------------------------|----------------------|---------------|-------------------------|----------------------|--------------|-------------------------|
| Credit Rating Details | Legal Opinion | | | | | | | Se | creen (3 / 4) |
| Valuation Details Legal Opinion Summary | MR Date of Birth | Email | Mobile Number | | | | | | • |
| | Collateral ID OFLOCOL000000247 | Collateral Descripti House | on | Liability ID 0725 | | Liability D ANIL_Lia | escription bility | | |
| | Opinion Type * | Agency Code | | Agency Name | | Legal Remar | ks * | | 1 |
| | Opinion Date * | m | | | | | | | |
| | + Add Opinion | | | | | | | | |
| | | | | | | | | | |
| | | | | | | | | | |
| Audit | | | | | Request Clari | fication Bad | k Next | Save & Close | Cancel |

Figure 76: Legal Opinion

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.

| Field | Description |
|----------------|---|
| Applicant Name | Displays the applicant name. |
| Date of Birth | Displays the date of birth of the customer in the header. |
| E-mail | Displays the e-mail id of the applicant. |

Table 38: Legal Opinion – Field Description



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

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.



3.5.4 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.

Inderwriting - 000APP00000195 Image: Clarification Coctal Image: Clarification Coctal

Figure 77: Summary

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

| Table 39: Summary | 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 | Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer. For more information on Request Clarification, refer to the section Request Clarification. |
| Back | Click Back to navigate to the previous data segment within a stage. |
| Next | Click Next to navigate to the next data segment, after successfully capturing the data. The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action. User will not be able to proceed to the next data segment, without capturing the mandatory data. Next is deactivated in the Summary screen as the capture of data across all the data segments in this stage are completed. |
| 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.



 \rightarrow The **Overrides** screen is displayed.

Figure 78: Overrides

| Stage Movement Submission | | × |
|---------------------------|---------------------------|-------------------|
| Overrides | Checklist | Outcome |
| No overrides gene | rated for acceptance. Ple | ase proceed next. |
| | | |
| | | |
| | | |
| | | Proceed Next |

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

Figure 79: Error Message



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

Figure 80: Checklist

| Stage Movement Submissi | on | × |
|-------------------------|--------------------------------|-------------------|
| 0 | 2 | O |
| Overrides | Checklist | Outcome |
| No checklists ma | oped to the current stage. Ple | ase proceed next! |
| | | |
| | | |
| | | |
| | | |
| | | Proceed Next |
| | | Prox eeu sext |

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



Figure 81: Error Message



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

Figure 82: Outcome

| Stage Movement Sub | mission | | | × |
|--------------------|-----------------------------------|---|---------|---|
| 0— | 0 | | 3 | |
| Override | Checklist | | Outcome | |
| | Select an Outcome | | | |
| | | _ | | |
| | PROCEED | • | | |
| | PROCEED | | | |
| | Return to Intial Funding | | | |
| | Return to Application Enrichment | | | |
| | Return to Overdraft Limit Details | | | |
| | Return to Application Entry | | | |
| | Reject By Bank | | | |
| | | | 1 | |
| | | | | |
| | | | | |
| | | | Submit | |

The Select an Outcome has following options for this stage:

- Proceed
- Return to Initial Funding
- Return to Application Enrichment
- Return to Overdraft Limit Details
- Return to Application Entry
- Reject by Bank
- Select Proceed outcome from the drop-down list. It will logically complete the Underwriting stage for the Application. The Workflow Orchestrator will automatically move this application to the next processing stage, Application Assessment.

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

- 6. Enter the remarks in **Remarks**.
- 7. Click Submit.
 - \rightarrow The **Confirmation** screen is displayed.

Figure 83: Confirmation

| | × |
|--|-----------------------|
| | |
| Information submitted successfully | |
| Application Reference Number - 006APP000040630 | |
| Process Reference Number - 006SAVREG0008425 | |
| | Close Go to Free Task |

- 8. Click Go to Free Task.
 - → The Free Tasks screen is displayed.

Figure 84: Free Tasks

| l | C Refresh | 🗢 Acquire | 1 Firm Diagram | | | | | | | |
|---|---------------|-------------|----------------------------|--------------------------|---------------------|------------------------|------------------|--------|-----------------|--|
| | Action | Priority | Process Name | Process Reference Number | Application Number | Stage | Application Date | Branch | Customer Number | |
| 1 | Acquire & E_ | Medium | Savings Account Origin | 0065AVREG0008480 | 006APP000040772 | Assessment | 18-03-30 | 006 | 000561 | |
| | Acquire & E | Medium | Small and Medium Busi | 0065MBTD10002400 | 006APP000040774 | Supervisor Approval | 18-03-30 | 006 | 00622913 | |
| | Acquire & E | Medium | SMB Amendment | 222287362 | 006APP000040746 | Amendment Initiation | 18-03-30 | 006 | | |
| | Acquire & E | Medium | Savings Account Origin | 0065AVREG0008452 | 006APP000040702 | Handoff Retry | 18-03-30 | 006 | 00622903 | |
| | Acquire & E | Mediam | Current Account Origin | 006CURPCA0007260 | 006APP000040726 | Handoff Retry | 18-03-30 | 006 | 00622903 | |
| | Acquire & E_ | Medium | Savings Account Origin | 0065AVREG0008442 | 006APP000040678 | Account Approval | 18-03-30 | 006 | | |
| | Acquire & E | Medium | Small and Medium Busi | 0065MBCA10007241 | 006APP000040664 | Post Offer Amendment | 18-03-30 | 006 | 00622912 | |
| | Acquire & E | Medium | Current Account Origin | 006CURPCA0007227 | 006APP000040633 | Handoff Retry | 18-03-30 | 006 | | |
| | Acquire & E | Mediam | Retail Onboarding | 222527910 | 006APP000040630 | KYC | 18-03-30 | 006 | | |
| | Acquire & E | Medium | Retail Loan Origination | 006HMLN010021290 | 006APP000040618 | Loan Underwriting | 18-03-30 | 006 | 00600749 | |
| | Acquire & E | Medium | Retail Loan Origination | 006HMLN010021288 | 006APP000040614 | Account Approval | 18-03-30 | 006 | 00623125 | |
| | Acquire & E | Medium | Retail Onboarding | 222527890 | 006APP000040609 | KYC | 18-03-30 | 006 | | |
| | Acquire & E | | Retail Application Initiat | 006INIT000040602 | 006APP000040604 | Application Initiation | 18-03-30 | 006 | | |
| ļ | A sector A.P. | A Montheast | Rotal Lance Ordelanders | 00/14/2 81040024320 | 00C 1 000000 10C TT | Annelland and Paters | 10.03.30 | | 0000000 | |

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



3.6 Application Assessment Stage

Users having functional access to the Application Enrichment stage will be able to view the record in the Free Task process.

The Assessment stage enables the bank to assess the Overdraft Limit request of the customer and based on the Assessment Score the User can decide on granting the Overdraft Limit for the Saving Account being originated. System derives the recommendation based on the total weightage score. The total weightage score is calculated based on the parameters configured in the Scorecard Model.

Similarly, the Qualitative Score is calculated based on the answers provided to the questionnaire configured in the Qualitative Scorecard ID.

The Application Assessment Stage comprises of the below mentioned data segments:

- 3.6.1 Qualitative Scorecard
- 3.6.2 Assessment Details
- 3.6.3 Summary

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

3.6.1 Qualitative Scorecard

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

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

- 1. Click **Acquire & Edit** in the **Free Tasks** screen of the previous stage for the application for which Application Assessment stage has to be acted upon.
 - \rightarrow The **Qualitative Scorecard** screen is displayed.



| Assessment - 006APP0000 | 23796 | Clarification Details | Application Info | Customer 360 | Remarks | Documents | 🗐 Advices 🚽 | × |
|--|--|---------------------------|------------------|--|--|-----------|-------------------|-----|
| Gualitative Scorecard Assessment Details Summary | Qualitative Scorecard Applicant Name Questionnalie Code | Questionnaire Description | | | | | Screen (1 / : | 3) |
| | Question How many years in the current employment? What is the current residence type? How many members are dependent on the applicant? How kong applicant staying in the current residence? Is the applicant staying in the durent? | | | Answer Select R Select R Select R Select R Select R | esponse esponse esponse esponse | | | |
| | | | | | | | | |
| Audit | | | | Request Clarit | ication Bac | Next : | Save & Close Cano | eel |

Figure 85: Qualitative Scorecard

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

| 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. |

Table 40: Qualitative Scorecard – Field Description



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



3.6.2 Assessment Details

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

- Validation Model
- Borrowing Capacity
- Qualitative Score
- Quantitative Score
- Decision & Grade
- Pricing
- 1. Click **Next** in **Qualitative Scorecard** screen to proceed with next data segment, after successfully capturing the data.
 - → The Assessment Details Validation Model screen is displayed.

| sessment - 006APP00 | 003967 | 2 | | | | 🕕 🚺 | arification Details | Application Info | Customer 360 | Remarks | Documents | Advices | $\mathcal{A}^{\mathcal{C}}$ |
|-----------------------|--------|----------|-----------------------------------|-------------|----------------------------|------------------------------|---------------------|--------------------------|--------------|------------------------------|-----------|------------------|-----------------------------|
| Qualitative Scorecard | As | sessm | ent Details | | | | | | | | | Scr | een (2 |
| Summary | | _ | Requested Amount | | Tenure | | O∕ Rate of In | hana # | 0 | Variance | | | |
| | | | GBP 🔻 | 500.00 | 3 Years 1 Mor | ths 29 Days | % 9.00 | | | Variance 0.50 | | | |
| | | ~ | Total Weighted Score 86 | | GBP * | 500.00 | % Proposed 0.50 | Variance | c | 9.50 | | | |
| | | <u>ش</u> | System Recommendation Approved | | Grade A | | | | | | | | |
| | | | Validation Model PASS | | wing Capacity 945000.00 | Qualitative Score 60 | | Quantitative Score 86 | | sion & Grade proved Grade | : A | Pricing 0.5 % | |
| | | v | alidation Model Code :LMCA | 100 | | Description :Logical Model f | or Current Accou | nt | s | tatus : PASS | | | |
| | | R | tule ID Sequence | Status Seve | rity | | | | | | | | |
| | | R | ule1001 🚯 1 | PASS - | | | | | | | | | |
| Aucit | | | | | | | | | Request Cl | arification Bac | * Nost | Save & Close | Can |

Figure 86: Assessment Details – Validation Model

- 2. Click **Borrowing Capacity** tab under **Assessment Details** screen to view the borrowing capacity of the applicant.
 - → The Assessment Details Borrowing Capacity screen is displayed.

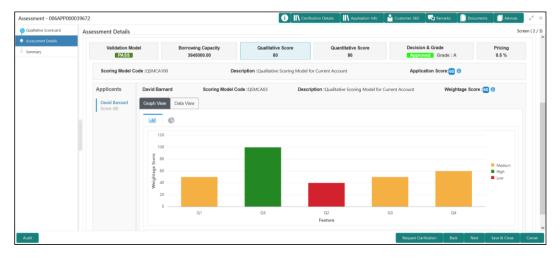


| essment - 006APP000 | 0039672 | | () II\ • | arification Details | Application Info | Customer 360 | Remarks | Documents | Advices |
|-----------------------|--------------------------------|---------------------------------|--------------------------|-------------------------|------------------------|--------------|--------------------------------|-----------|------------------|
| Qualitative Scorecard | Assessment Details | | | | | | | | Scree |
| Summany | GBP * | 500.00 Tenure 3 Years | Months 29 Days | % Rate of Inter 9.00 | et | θ | % Variance 0.50 | | |
| | Total Weighted Score 86 | GBP | | % Proposed Va 0.50 | riance | | 9.50 | | |
| | System Recommendation Approved | Grade A | | | | | | | |
| | Validation Model PASS | Borrowing Capacity 394500000 | Qualitative Score 60 | Qu | antitative Score 86 | | sion & Grade proved Grade : | A | Pricing 0.5 % |
| | Eligibility Code : CABC100 | | Eligibility | Description :Curr | ent Acocunt Borrowing | (Capcity | | | |
| | Requested Amount | | owing Capacity 000.00 | | Fact MaxLend | | Rule ID LendAmt |) | |
| | | | | | | | | | |

Figure 87: Assessment Details – Borrowing Capacity

- 3. 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 88: Assessment Details – Qualitative Score – Graph View



- 4. 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.

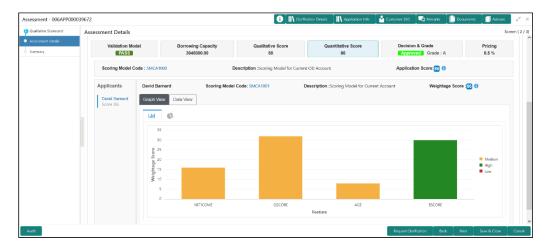


| nent - 006APP00003 | 39672 | | | () II/ сы | ification Details | Info 🎐 Customer 360 🖓 Remarks 📗 | Documents Advices |
|-----------------------|-------------------------------|-----------------|---------------------------------|---------------------------------------|-----------------------------------|--|-------------------|
| tative Scorecard | Assessment Details | | | | | | Scre |
| sment Details tary | System Recommenda Approved | tion | Grade A | | | | |
| | Validation Mo PASS | del B | orrowing Capacity 3945000.00 | Qualitative Score 60 | Quantitative Score 86 | Decision & Grade Approved Grade : A | Pricing 0.5 % |
| | Scoring Model C | ode :QSMCA100 | Des | ription :Qualitative Scoring Model | | | |
| | Applicants | David Barnard | Scoring Model Co | de :QSMCA03 Desc | del for Current Account Weightage | e Score :60 🕕 | |
| | David Barnard Score :60 | Graph View Dat | a View | | | | |
| | | Scoring Details | | | | | |
| | | Question Code | Question | | | Value | Score |
| | | Q1 | How many y | ears in the current employment? | Less than 3 years | 50 | |
| | | Q5 | Is the applica | nt undergoing any medical treatme | None | 100 | |
| | | Q2 | What is the c | urrent residence type? | | Rented | 40 |
| | | Q3 | How many m | embers are dependent on the appl | cant? | 2 | 50 |
| | | Q4 | How long ap | plicant staying in the current reside | nce? | More than 5 years | 60 |
| | | | | | | | |

Figure 89: Assessment Details – Qualitative Score – Data View

- **NOTE:** For multi borrower applications, the user can view the Qualitative details of individual borrowers by clicking on each borrower's name.
- 5. 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 90: 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.



| sessment - 006APP0000 | 39672 | | | | | | () II\ | Clarification Detai | Is Application Info | Customer 34 | i0 💭 Remarks | Documents | Advices |
|-------------------------------|-------------------------|--------------------------------|--------------------------|------------------|--------------------------|--|----------------------------|------------------------------------|--------------------------|-------------|------------------------------|-----------------|------------------|
| Qualitative Scorecard | Ass | essment Details | | | | | | | | | | | Scre |
| Assessment Details Summary | | System Recommendation Approved | | | Grade A | | | | | | | | |
| | | Validation Mod | lei | | ing Capacity 15000.00 | | Qualitative Score 60 | | Quantitative Score 86 | | sion & Grade proved Grade | : A | Pricing 0.5 % |
| | Scoring Model Code : SN | | | 0 | | Descri | ption :Scoring Model for C | urrent OD Acco | unt | Appl | cation Score:86 | 0 | |
| | | | David Barn Graph View | ard Data View | | Scoring Model Code: SMCA1001 Description | | :Scoring Model for Current Account | | Weig | Weightage Score : 86 0 | | |
| | | | Scoring Det | ails | | | | | | | | | |
| | | | Foaturo | | · · | /aluo | Range Type | Range | Weight | igo % | Score | Weightage Score | |
| | | | Net Inco | ne | | 8900 | Value | 10000-999 | 99 20 | | 80 | 16 | |
| | | | Qualitati | ve Score | | 0.0 | Value | 45-80 | 40 | | 80 | 32 | |
| | | | Custome | r Age | 2 | 3.63 | Value | 18-35 | 10 | | 80 | 8 | |
| | | | Credit Bu | reau Score | 1 | 50 | Value | 750-999 | 30 | | 100 | 30 | |
| | | | | | | | | | | | | | |

Figure 91: Assessment Details – Quantitative Score – Data View

- **NOTE:** For multi borrower applications, the user can view the Quantitative details of individual borrowers by clicking on each borrower's name.
- 7. 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.

| Assessment - 006APP00 | 0039672 | | | (1) | Clarification Details | Application Info | Customer | 360 💭 Remarks | Documen | ts 🗐 Advices |
|---------------------------------|---------|--------------------------------|---------------------------|-------------------------------|-----------------------|-------------------------|----------|----------------|----------|------------------|
| \varTheta Qualitative Scorecard | Ass | essment Details | | | | | | | | s |
| Assessment Details Summary | | Total Weighted Score 86 | GBP V | unt 500.00 | % Proposed 0 | fariance | | 9.50 | | |
| | | System Recommendation Approved | Grade A | | | | | | | |
| | | Validation Model PASS | ring Capacity 45000.00 | Qualitative Score 60 | Q | uantitative Score 86 | | cision & Grade | : A | Pricing 0.5 % |
| | | Model Code :DMCA1001 | Model Descrip | tion :Decision Matrix CA 1001 | | Decision: Appr | roved | | Grade :A | |
| | | Decision | | | | | | | | |
| | | Quantitative Score | | Quantitative Score Range | | | | Decisio | n | |
| | | 86.0 | | 80-100 | | | | Approv | ed | |
| | | Grade | | | | | | | | |
| | | Quantitative Score | | Quantitative Score Range | 0 | | | | Grade | |
| | | 86.0 | | 80-100 | | | | | A | |

Figure 92: Assessment Details – Decision & Grade

- 8. Click Pricing tab under Assessment Details screen to view the pricing for the application.
 - → The Assessment Details Pricing screen is displayed.



(2/)

| ssessment - 006APP00 | 00039672 | | () Ill Clarification De | itails 🛛 👖 Application Info 🥂 | Customer 360 🛛 💭 Rema | arks 📄 Documents | 🗐 Advices 🥫 |
|-----------------------|--------------------------------|----------------------------------|--|-------------------------------|-----------------------|---------------------|--------------------|
| Qualitative Scorecard | Assessment Details | | | | | | Screen (2 |
| Assessment Details | | | | | | | |
| Summary | GBP V | 500.00 Tenure 3 Years 1 Mor | | te of Interest DO | 1 Variance 0.50 | | |
| | Total Weighted Score 86 | GBP v | 500.00 % 0.1 | iposed Variance 50 | % Effective 9.50 | Rate | |
| | System Recommendation Approved | Grade A | | | | | |
| | Validation Model PASS | Borrowing Capacity 3945000.00 | Qualitative Score 60 | Quantitative Score 86 | Decision & Grad | | Pricing 0.5 % |
| | Pricing Model Code : PRCA10 | 0 Model Descriptio | n :Pricing Model for Current Account 100 | Rate Type :FI | at Ra | te Percentage :0.5% | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| Audit | | | | | Request Clarification | Back Next | Save & Close Cance |

Figure 93: Assessment Details – Pricing

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

Table 41: Assessment Details – Field Description

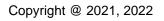
| Field | Description | | | | |
|-----------------------|--|--|--|--|--|
| Requested Amount | Specify the requested overdraft amount. | | | | |
| Tenure | Displays the tenure. | | | | |
| Base Rate | Displays the base type. NOTE: This field appears only for Floating rate type. | | | | |
| Margin | Displays the margin. NOTE: This field appears only for Floating rate type. | | | | |
| Total Weightage Score | Displays the total weightage score. | | | | |
| Approved Amount | Displays the approved overdraft amount. | | | | |
| Proposed Margin | Displays the proposed margin. NOTE: This field appears only for Floating rate type. | | | | |
| Effective Rate | Displays the effective rate of interest. | | | | |

| Field | Description |
|-------------------------|--|
| System Recommendation | Displays the system recommendations. |
| | Available options are: |
| | Approved |
| | ManualRejected |
| | |
| Grade | Displays the grade of the applicant. |
| Validation Model | |
| Validation Model Code | Displays the validation model code configured for the product. |
| Description | Displays the description of the configured validation model. |
| Status | Displays the overall status of the validation model. |
| Rule ID | Displays the Rule ID configured in the validation 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. |
| | Displays the requested card limit. |
| Requested 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. |

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| Field | Description | | |
|-----------------------------|---|--|--|
| 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. | | |
| 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 - Scorin | g Details | | |
| Feature | Displays the feature configured in the Quantitative Scoring Model. | | |





| Field | Description |
|----------------------------|---|
| 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. |
| 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 – Decisio | on |
| 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. |



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

| Field | Description |
|--------|--|
| 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 suggestive recommendation and the overdraft amount which can be sanctioned.

3.6.3 Summary

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

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

Figure 94: Summary

| Assessment - 006APP000011775 | | (i) \ Clarification Details | Application Info | Customer 360 | Remarks | Documents | 🗐 Advices | $_{\mu^{\theta^{*}}}\times$ |
|--|---|--------------------------------|------------------|--------------------|---------|--------------|-----------|-----------------------------|
| Qualitative Scorecard Summary | | | | | | | Scre | en (3 / 3) |
| Areamen Details Summary Outline Concerned Applicate Name MR Palliphs September Mode: SNBCA001 Questionnaire Mode: SNBCA001 | Assessment Details System Recommendation: Manual Weighted Score 87 Approved Annuel 1 | | | | | | 3.0 | en (3 / 3) |
| | | | | | | | | |
| Audit | | | Ret | uest Clarification | Back | 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 42: Summary Assessment – Field Description

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

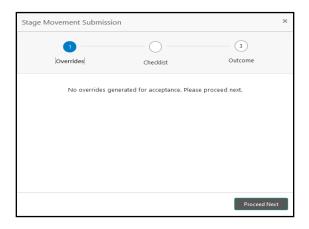


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| Data Segment | Description |
|-----------------------|---|
| Request Clarification | Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed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

- 2. Click **Submit** to reach the **OUTCOME**, where the overrides, checklist and documents for this stage can be validated or verified.
 - \rightarrow The **Overrides** screen is displayed.

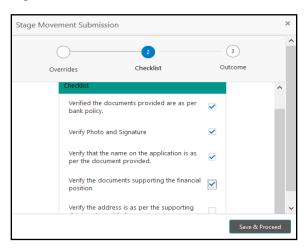
Figure 95: Overrides



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

- 3. Click Proceed Next.
 - → The **Checklist** screen is displayed.

Figure 96: Checklist



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

4. Select the checkbox to accept the checklist.



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

Figure 97: Outcome

| Stage Movement Submission | | | | | |
|---------------------------|-----------------------------------|---|--------------|---|--|
| Override | Checklist | | 3 Outcome | | |
| Override | Checklist | | outcome | | |
| | Select an Outcome | | | | |
| | PROCEED | • | | | |
| | PROCEED | | 1 | | |
| | Return to Underwriting | | | | |
| | Return to Intial Funding | | | | |
| | Return to Application Enrichment | | | | |
| | Return to Overdraft Limit Details | | | | |
| | Return to Application Entry | | | | |
| | Reject By Bank | | | | |
| | | | | _ | |
| | | | Submit | | |
| | Reject By Bank | | Submit | | |

- 6. Select **Proceed** outcome from the drop-down list. Available options are:
 - Proceed
 - Return to Underwriting
 - Return to Initial Funding Details
 - Return to Application Enrichment
 - Return to Overdraft Limit Details
 - Return to Application Entry
 - Return by Bank

Outcomes configured in the conductor workflow for the business process is available in the drop-down list.

It will logically complete the Application Assessment stage for the Application where the System recommendation is "Approved". The workflow 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 application into the **Manual Credit Assessment** stage.

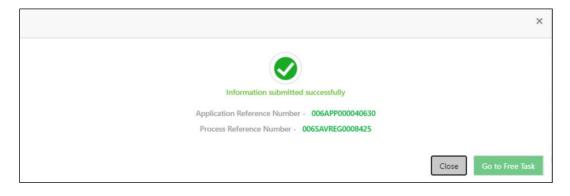
If the System recommendation is "Rejected" then, submit of this stage, will terminate the application.

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



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

Figure 98: Confirmation



On successful submission the above pop-up appears and displays the next stage in which the application has moved. Application Reference Number and the Process Reference Number is also displayed. Click on '**Close**' to close the pop-up screen. Alternatively click on '**Go to Free Task**' to launch the **Free Task** menu. If you have access to the next stage, you would be able to view the Application number and take action on it.

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

Figure 99: Free Tasks

| Action | Priority | Process Name | Process Reference Number | Application Number | Stage | Application Date | Branch | Customer |
|--------------|----------|------------------------|--------------------------|---------------------|----------------------|------------------|--------|----------|
| Acquire & E | Medium | Current Account Origin | 000CURPCA0002565 | 000APP000019870 | Credit Assessment | 21-03-27 | 000 | 000925 |
| Acquire & E | Medium | Current Account Origin | 000CURPCA0002563 | 000APP000019863 | Underwriting | 21-03-27 | 000 | 000925 |
| Acquire & E | Medium | Retail Onboarding | PTY212391305 | 000APP000019765 | Quick Initiation | 70-01-01 | 000 | PTY21239 |
| Acquire & E | Medium | Retail Party Amendment | PTY212321274 | 000APP000019819 | Amendment Initiation | 70-01-01 | 000 | PTY21232 |
| Acquire & E | Medium | Retail Onboarding | PTY212371303 | 000APP000019734 | Quick Initiation | 70-01-01 | 000 | PTY21237 |
| Acquire & E | Medium | Stop Cheque | CSRREF2108600000742 | CSRAPP2108600000742 | Initiation | 21-03-27 | 000 | |
| Acquire & E | Medium | Stop Cheque | CSRREF2108600000741 | CSRAPP2108600000741 | Initiation | 21-03-27 | 000 | |
| Acquire & E | Medium | Amount Block | CSRREF2108600000743 | CSRAPP2108600000743 | Initiation | 21-03-27 | 000 | |
| Acquire & E | Medium | Retail Party Amendment | PTY212361302 | 000APP000019844 | Amendment Initiation | 70-01-01 | 000 | PTY21236 |
| Acquire & E | Medium | Retail Onboarding | PTY212361301 | 000APP000019771 | Quick Initiation | 70-01-01 | 000 | PTY21236 |
| Acquire & E | Medium | Retail Onboarding | PTY212361297 | 000APP000019836 | Quick Initiation | 70-01-01 | 000 | PTY21236 |
| Acquire & E | Medium | Retail Party Amendment | PTY212321274 | 000APP000019819 | Amendment Initiation | 70-01-01 | 000 | PTY21232 |
| Acquire & E | Medium | Retail Party Amendment | PTY212321274 | 000APP000019819 | Amendment Initiation | 70-01-01 | 000 | PTY21232 |
| Acquiro Ri E | Medium | Datail Darty Amondmont | DTV010001074 | 000400000010210 | Amondmont Initiation | 70.01.01 | 000 | DTV21222 |



3.7 Manual Credit Assessment Stage

The Manual Credit Assessment stage of the saving account (with overdraft) opening process workflow 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 Underwriting 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:

- 3.5.1 Credit Rating Details View Only as available in Underwriting stage
- 3.5.2 Valuation Details View Only as available in Underwriting stage
- 3.5.3 Legal Opinion View Only as available in Underwriting stage
- 3.7.1 Manual Assessment
- 3.7.2 Summary

3.7.1 Manual Assessment

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

 Click Acquire & Edit in the Free Tasks screen of the previous stage – Application Assessment stage.

 \rightarrow The **Manual Assessment** screen is displayed.

Figure 100: Manual Assessment

| nual Credit Assessme | nt - 006APP000040772 | (i) \ cı | rification Details 🛛 🕅 Application Info | 😤 Customer 360 🛛 🖓 Remarks 📄 Document | ts 🗐 Advices 💉 |
|------------------------------------|--|---|---|--|-------------------|
| Credit Rating Details | Manual Assessment | | | | Screen (4 |
| Legal Opinion Valuation Details | INR S,000,000.00 | 0 Years 0 Months 1 Days | % Rase Rate 8.25 | Margin Margin | |
| Manual Assessment Summary | Total Weighted Score | Approved Amount | % Proposed Margin 0.50 | % Effective Rate 8.75 | |
| | Recommended Ansunt INR 1,415,000.00 | Ind Tenure 0 0 0 1 0 | Recommendation | Comment | |
| | System Recommendation Approved | Grade A | | | |
| | | ving Capacity Qualitative Score 115000.00 80 | Quantitative Score 94 | Decision & Grade Approved Grade : A | Pricing 0.5 % |
| | Validation Model Code :LMCA100 | Description :Logical Model for | ar Current Account | Status : PASS | |
| | Rule ID Sequence Status Server Rule1001 1 PMSS - | nty | | | |
| iudit | | | | Request Clarification Back Next | Save & Close Cano |



 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 Validation Model, Borrowing Capacity, Qualitative Score, Quantitative Score, Decision & Grade and Pricing tabs.

| Field | Description |
|-----------------------|---|
| Requested Amount | Displays the requested overdraft amount. |
| Tenure | Displays the overdraft tenure. |
| Base Rate | Displays the base rate. |
| | NOTE: This field appears only for Floating rate type. |
| Margin | Displays the variance. |
| | NOTE: This field appears only for Floating rate type. |
| Total Weightage Score | Displays the total weightage score. |
| Approved Amount | Displays the approved overdraft amount. |
| | NOTE: This field will be blank for Manual Assessment. |
| Proposed Margin | Displays the proposed variance. |
| | NOTE: This field appears only for Floating rate type. |
| 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: |
| | Recommended for ApprovalReject |

| Table 43: Manual Assessment – Field Description |
|---|
|---|

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



3.7.2 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 Assessment** screen to proceed with the next data segment, after successfully capturing the data.
 - → The Summary Manual Credit Assessment screen is displayed.

Figure 101: Summary Manual Credit Assessment

| Manual Credit Assessment | - 006APP000040772 | | () II | Clarification Details | Application Info | Customer 360 | Remarks | Documents | Advices | $_{\mu^{\theta^{-}}}\times$ |
|--------------------------|--|--|---|---|------------------|---------------------|-----------|--------------|---------|-----------------------------|
| Credit Rating Details | Summary | | | | | | | | Sc | reen (5 / 5) |
| 10 Logal Opinion | Credit Rating Details | Legal Opinion | Valuation Details | Manual Assessment | t | | | | | |
| Valuation Details | Applicant Name: Mr. Philiphs Stephen | Opinion Type: Internal | Valuation Type: Internal | Comment: Tenure App | | | | | | |
| Manual Assessment | External Rating Agency: Experian External Rating: 750 | Agency Name: ABC Legal Remarks: Legal | Valuation Amount: INR 5000000 Agency Name: ABC | User Recommendation Recommended for Ap | pproval | | | | | |
| Summary | +1 view more | Opinion Date: Mar 30, 2018 | Valuation Date: Mar 30, 2018 | Grade: A | | | | | | |
| | | | | | | | | | | |
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| | | | | | | | | | | |
| Audit | | | | | Roc | quest 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 44: Summary Manual Credit | Assessment – 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. |
| Manual Assessment | Displays the Manual assessment details. |



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

| Data Segment | Description |
|--------------|--|
| Cancel | Click Cancel to terminate the application and the status of the application. Such applications cannot be revived later by the user. |

- 2. Click **Submit** to reach the **OUTCOME**, where the overrides, checklist and documents for this stage can be validated or verified.
 - \rightarrow The **Overrides** screen is displayed.

Figure 102: Overrides

| Stage Movement Submissio | n | × |
|--------------------------|-----------------------------|-------------------|
| Overrides | Checklist | Outcome |
| No overrides ger | nerated for acceptance. Ple | ase proceed next. |
| | | |
| | | |
| | | |
| | | Proceed Next |

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

Figure 103: Error Message





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

Figure 104: Checklist

| Stage Movement Submission | | × |
|---------------------------|-----------------------------|-------------------|
| 0 | 2 | O |
| Overrides | Checklist | Outcome |
| No checklists mappe | d to the current stage. Ple | ase proceed next! |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | Proceed Next |

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

Figure 105: Error Message

| S Error | × |
|--|----------|
| Mandatory Checklist(s) - Ensured the documents are verified against original., Verified th documents provided are as per bank policy. | he DK |
| | |



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

Figure 106: Outcome

| Stage Movement Su | Ibmission | | × |
|-------------------|-------------------|----------|---------|
| 0— | | 0 | 3 |
| Overrides | Ch | necklist | Outcome |
| | Select an Outcome | e | |
| | Proceed | * | |
| | Remarks | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | Submit |
| | | | |

- 5. Select **Proceed** outcome from the drop-down list. Available options are:
 - Proceed
 - Return to Application Entry
 - Return to Application Enrichment
 - Return to Assessment
 - Return to Initial Funding
 - Return to Overdraft Limit Details
 - Return to Underwriting
 - Reject By Bank

It will logically complete the **Manual Credit Assessment** stage for the Saving Account (with overdraft) Application. The workflow 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.
 - \rightarrow The **Confirmation** screen is displayed.

Figure 107: Confirmation

| | × |
|--|-----------------------|
| | |
| Information submitted successfully | |
| Application Reference Number - 000APP000019863 | |
| Process Reference Number - 000CURPCA0002563 | |
| | |
| | Close Go to Free Task |

- 8. Click Go to Free Task.
 - \rightarrow The **Free Tasks** screen is displayed.

Figure 108: Free Tasks

| Free | Tasks | | | | | DEFAULTENTITY (DEF 🏦 🖡 |
|------|-------------|-----------|------------------------|--------------------------|--------------------|-------------------------|
| | C Refresh | 🕂 Acquire | Flow Diagram | | | |
| | Action | Priority | Process Name | Process Reference Number | Application Number | Stage |
| | Acquire & E | Medium | Current Account Origin | 000CURPCA0002563 | 000APP000019863 | Credit Decision |

The system successfully moves the Application Reference Number along with the sub process reference numbers [Saving 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.



3.8 Manual Credit Decision Stage

Manual Credit Decision stage of the saving account (with overdraft) opening process workflow will enable the bank to make the decision on whether the recommended overdraft limit can be approved to the applicant.

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

- 3.1.1 Account Details View Only as available in Application Entry stage
- 3.1.2 Customer Information View Only as available in Application Entry stage
- 3.1.5 Financial Details View Only as available in Application Entry stage
- 3.5.1 Credit Rating Details View Only as available in Underwriting stage
- 3.5.2 Valuation Details View Only as available in Underwriting stage
- 3.5.3 Legal Opinion View Only as available in Underwriting stage
- 3.7.1 Manual Assessment View Only as available in Manual Credit Assessment stage
- 3.8.2 Manual Decision
- 3.8.3 Summary

3.8.1 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.
 - \rightarrow The **Manual Decision** screen is displayed.

Figure 109: Manual Decision

| Manual Credit Decision - 00 | 06APP000040772 | | Jarification Details | 삼 Customer 360 🛛 🛺 Remarks | Documents 🗐 Adv | ces a st × |
|---|--------------------------------|---|--------------------------|----------------------------|------------------------|-----------------------|
| Account Details | Manual Decision | | | | | Screen (8 / 9) |
| Customer Information | Requested Amount | Tenure | O∕ 8ase Rate | 0 Music | | |
| Financial Details | INR | 0 Years 0 Months 1 Days | 8ase Rate 8.25 | % Margin 0 | | |
| Credit Rating Details | 5,000,000.00 | | | | | _ |
| Valuation Details | Total Weighted Score 94 | Approved Amount | Proposed Margin | % Effective Rate | | |
| Legal Opinion | · · · · | | 70 0.50 | 70 5.15 | | |
| Manual Assessment | Recommended Amount | Final Tenure | Manual Recommendation | Comment | | _ |
| Manual Decision | INR 1,415,000.00 | | Recommended for Approval | Tenure Approv | ved | |
| Summary | | | | | | |
| | System Recommendation Approved | G Recommendation | Action | Comment | | |
| | | wing Capacity Qualitative Score 415000.00 80 | Quantitative Score 94 | Decision & Grade | Pricing e : A 0.5 % | |
| | Validation Model Code :LMCA100 | Description :Logical Model | for Current Account | Status : PASS | | |
| | Rule ID Sequence Status Sev | ority | | | | |
| | Rule1001 🚺 1 PASS - | | | | | |
| Audit | | | | Request Clarification Ba | ack Next Save & Clos | e Cancel |

 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 Validation Model, Borrowing Capacity, Qualitative Score, Quantitative Score, Decision & Grade and Pricing tabs.

| Field | Description |
|------------------|--|
| Requested Amount | Displays the requested overdraft amount. |
| Tenure | Displays the overdraft tenure. |
| Base Rate | Displays the base rate. NOTE: This field appears only for Floating rate type. |



| Field | Description |
|-----------------------|---|
| Margin | Displays the margin. |
| | NOTE: This field appears only for Floating rate type. |
| Total Weightage Score | Displays the total weightage score. |
| Approved Amount | Displays the approved overdraft 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 proposed margin. |
| | NOTE: This field appears only for Floating rate type. |
| Effective Rate | Displays the effective rate of interest. |
| Recommended Amount | Displays the recommended overdraft amount. |
| Final Tenure | Displays the final overdraft tenure. |
| Manual Recommendation | Displays the manual recommendation. |
| Comments | Displays the comments. |
| System Recommendation | Displays the system recommendations. |
| Recommendation | Select the recommendation. Available options are |
| | Approve |
| | Decline |
| | If the approver selects the recommendation as Approve , then the recommended amount gets defaulted as approved amount. |
| Action | Displays the user action based on user recommendation. |

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



3.8.2 Summary

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

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

Figure 110: Summary

| Manual Credit Decision - 0 | 006APP000040772 | | () II | Clanfication Details | Info 🏾 🎽 Customer 360 🗍 🐙 | Remarks | Documents | 📒 Advices | $ z^{2} \times$ |
|----------------------------|--|---|---|--|---|----------|-----------------------------|-----------|------------------|
| Account Datails | Summary | | | | | | | s | creen (9/9) |
| Customer Information | Account Details | Customer Information | Financial Details | Credit Rating Details | Valuation Details | Legal (| Opinion | | |
| Financial Details | Product Name: Max Savings Account Account Branch: 006 | Name: Philiphs Stephen Applicant Type: Primary | Applicant Name: Mr. Philiphs Stephen Total Income: INR 32000 | Applicant Name: Mr. Philiphs Stephen External Rating Agoncy: Experian | Valuation Type: Internal Valuation Amount INR \$000000 | | Type: Internal Name: ABC | | |
| Credit Rating Details | Account Currency: INR | No. Of Applicants: 1 | Total Expense: INR 3700 | External Rating: 750 | Agency Name: ABC | Legal Re | emarks: Legal | | |
| Valuation Details | | | Net Income: INR 28300 | 11 view more | Valuation Date: Mar 30, 2018 | Opinion | Date: Mar 30, 2018 | | |
| Legal Opinion | | | | | | | | | |
| Manual Assessment | Manual Assessment Comment: Tenure Approved | Manual Decision Comment: Approved | | | | | | | |
| Wanual Decision | User Recommendation: Recommended for Approval | User Action: Approve Status: COMPLETE | | | | | | | |
| Summary | Grade: A | Status, COMPLETE | | | | | | | |
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| | | | | | | | | | |
| 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.

| Data Segment | Description |
|-----------------------|-------------------------------------|
| Account Details | Displays the account details. |
| Customer Information | Displays the customer information. |
| 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. |

Table 46: Summary Manual Credit Decision – Field Description



Ē

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



| Data Segment | Description |
|--------------|--|
| Cancel | Click Cancel to terminate the application and the status of the application. Such applications cannot be revived later by the user. |

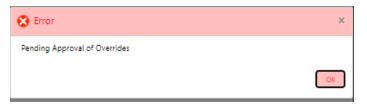
- 2. Click **Submit** to reach the **OUTCOME**, where the overrides, checklist and documents for this stage can be validated or verified.
 - \rightarrow The **Overrides** screen is displayed.

Figure 111: Overrides

| Stage Movement Submissio | n | × | |
|---|-----------|--------------|--|
| 1 Overrides | Checklist | 3 Outcome | |
| No overrides generated for acceptance. Please proceed next. | | | |
| | | | |
| | | | |
| | | | |
| | | Proceed Next | |

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

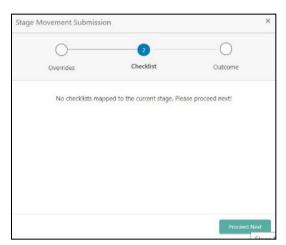
Figure 112: Error Message



- 3. Click Accept Overrides & Proceed.
 - \rightarrow The **Checklist** screen is displayed.

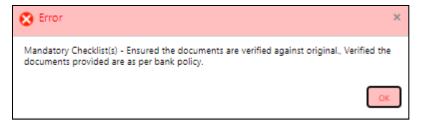


Figure 113: Checklist



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

Figure 114: Error Message



- 4. Click Save & Proceed.
 - $\rightarrow\,$ The **Outcome** screen is displayed.

Figure 115: Outcome

| Stage Movement Su | bmission | | | | × |
|-------------------|-----------------|-----------|---|--------------|-----|
| Overrides | | Checklist | | 3 Outcome | |
| Overnues | | Checkist | | | |
| | Select an Outco | ome | | | |
| | Proceed | | * | | |
| | Remarks | | | | |
| | | | | | |
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| | | | | Subr | nit |



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

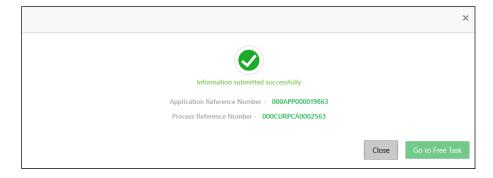
- Proceed
- Return to Manual Credit Assessment

It will logically complete the **Manual Credit Decision** stage for the Saving Account (with overdraft) 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.

- 5. Enter the remarks in **Remarks**.
- 6. Click Submit.
 - \rightarrow The **Confirmation** screen is displayed.

Figure 116: Confirmation



7. Click Go to Free Task.

→ The Free Tasks screen is displayed.

| Figure | 117: | Free | Tasks |
|--------|------|------|-------|
|--------|------|------|-------|

| | C Refresh | | 🕴 Flow Diagram | | | | | | |
|----|--------------|----------|------------------------|--------------------------|---------------------|------------------------|------------------|--------|----------|
| | Action | Priority | Process Name | Process Reference Number | Application Number | Stage | Application Date | Branch | Customer |
| 1 | Acquire & E | Medium | Current Account Origin | 000CURPCA0002563 | 000APP000019863 | Account Paramter Setup | 21-03-27 | 000 | 000925 |
| i | Acquire & E | Medium | Retail Onboarding | PTY212391305 | 000APP000019765 | Quick Initiation | 70-01-01 | 000 | PTY21239 |
| il | Acquire & E | Medium | Retail Party Amendment | PTY212321274 | 000APP000019819 | Amendment Initiation | 70-01-01 | 000 | PTY21232 |
| 1 | Acquire & E | Medium | Retail Onboarding | PTY212371303 | 000APP000019734 | Quick Initiation | 70-01-01 | 000 | PTY21237 |
| ĩ | Acquire & E | Medium | Stop Cheque | CSRREF2108600000742 | CSRAPP2108600000742 | Initiation | 21-03-27 | 000 | |
| | Acquire & E | Medium | Stop Cheque | CSRREF2108600000741 | CSRAPP2108600000741 | Initiation | 21-03-27 | 000 | |
| i | Acquire & E | Medium | Amount Block | CSRREF2108600000743 | CSRAPP2108600000743 | Initiation | 21-03-27 | 000 | |
| | Acquire & E | Medium | Retail Party Amendment | PTY212361302 | 000APP000019844 | Amendment Initiation | 70-01-01 | 000 | PTY21236 |
| í | Acquire & E | Medium | Retail Onboarding | PTY212361301 | 000APP000019771 | Quick Initiation | 70-01-01 | 000 | PTY21236 |
| í | Acquire & E | Medium | Retail Onboarding | PTY212361297 | 000APP000019836 | Quick Initiation | 70-01-01 | 000 | PTY21236 |
| 1 | Acquire & E | Medium | Retail Party Amendment | PTY212321274 | 000APP000019819 | Amendment Initiation | 70-01-01 | 000 | PTY21232 |
| í | Acquire & E | Medium | Retail Party Amendment | PTY212321274 | 000APP000019819 | Amendment Initiation | 70-01-01 | 000 | PTY21232 |
| í | Acquire & E | Medium | Retail Party Amendment | PTY212321274 | 000APP000019819 | Amendment Initiation | 70-01-01 | 000 | PTY21232 |
| , | Acquiro Ri E | Medium | Dotail Darty Amondmont | DTV01000177 | 00040000010910 | Amondmont Initiation | 70.01.01 | 000 | DTV01000 |



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The system successfully moves the Application Reference Number along with the sub process reference numbers [Saving 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.



3.9 Account Parameter Setup Stage

The Account Parameter Setup stage is the next representative stage in the Saving Account Open process. After the Application Assessment / Manual Credit Decision stage is completed successfully, the user who has the access rights for the given stage, can acquire the application 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:

- 3.3.1 Interest Details Editable as available in Application Enrichment Stage
- 3.3.2 Charge Details Editable as available in Application Enrichment Stage
- 3.2.2 Advance against Uncollected Funds Editable as available in Overdraft Limit Stage
- 3.2.3 Temporary Overdraft Limit Editable as available in Overdraft Limit Stage
- 3.3.3 Account Service Preferences Editable as available in Overdraft Limit Stage
- 3.2.1 Account Limit Details View only as available in Overdraft Limit stage
- 3.9.1 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.

Please refer to the Overdraft Limit Stage and Application Enrichment Stage for the detailed explanation.

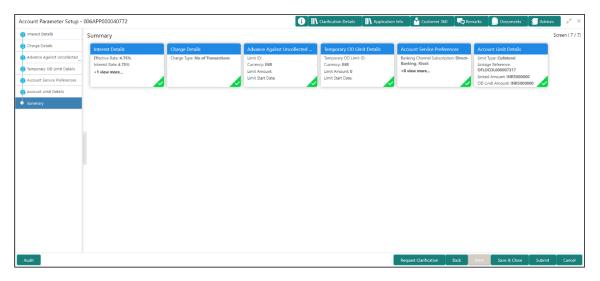


3.9.1 Summary

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 Preferences** screen to proceed with the next data segment, after successfully capturing the data.
 - → The Summary Account Parameter Setup screen is displayed.

Figure 118: Summary Account Parameter Setup



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 47: Summary Account F | Parameter Setup – Fie | d Description |
|-----------------------------|-----------------------|---------------|
|-----------------------------|-----------------------|---------------|

| Data Segment | Description |
|---|---|
| Interest Details | Displays the interest details. |
| Charge Details | Displays the charge details. |
| Advance against Uncollected Funds Details | Displays the Advance against Uncollected Funds details. |
| Temporary Overdraft Limit Details | Displays the Temporary Overdraft Limit details. |

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



| Data Segment | Description |
|--------------|---|
| Cancel | Click Cancel to terminate the application and the status of the |
| | application. Such applications cannot be revived later by the user. |

- 2. Click **Submit** to reach the **OUTCOME**, where the overrides, checklist and the documents for this stage can be validated or verified.
 - \rightarrow The **Overrides** screen is displayed.

Figure 119: Overrides

| Stage Movement Submission | n | × |
|---------------------------|-----------------------------|-------------------|
| Overrides | Checklist | 3 Outcome |
| No overrides gen | erated for acceptance. Plea | ase proceed next. |
| | | |
| | | |
| | | |
| | | Proceed Next |

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

Figure 120: Error Message





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

Figure 121: Checklist

| Stage Movement Su | bmission | × |
|-------------------|--------------------------------------|----------------------|
| 0— | 2 | O |
| Overrides | Checklist | Outcome |
| No check | lists mapped to the current stage. F | Please proceed next! |
| | | |
| | | |
| | | |
| | | |
| | | Proceed Next |
| | | Stand Street |

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

Figure 122: Error Message

| 😢 Error | × |
|---|-------------|
| Mandatory Checklist(s) - Ensured the documents are verified against original., Verified documents provided are as per bank policy. | l the OK |
| | |

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



Figure 123: Outcome

| 0— | 0 | | 3 |
|-----------|-------------------|---|---------|
| Overrides | Checklist | | Outcome |
| | Select an Outcome | | |
| | Proceed | * | |
| | Remarks | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |

The Select an Outcome has following options for this stage:

- Proceed
- Return to Credit Decision
- Return to Credit Assessment
- Return to Assessment
- Return to Underwriting
- Return to Initial Funding
- Return to Application Enrichment
- Return to Overdraft Limit Details
- Return to Application Entry
- Reject By Bank
- 5. Select **Proceed** outcome from the drop-down list. It will logically complete the next stage for the Saving Account Application. The Workflow Orchestrator will automatically move this application to the next processing stage.

If there is no change in Interest or Charges details, the workflow will automatically move this application to the **Offer Issue** stage.

If there is any change in Interest or Charges details, submit of this stage, will move the application into the **Supervisor Application Approval** 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.
 - \rightarrow The **Confirmation** screen is displayed.

Figure 124: Confirmation

| | × |
|---|-----------------------|
| Information submitted successfully | |
| Application Reference Number - 000APP000019863 Process Reference Number - 000CURPCA0002563 | |
| | Close Go to Free Task |

- 8. Click Go to Free Task.
 - → The Free Tasks screen is displayed.

Figure 125: Free Tasks

| ee | e Tasks | | | | 1 (DEFAU | | | | | |
|-------------------------------------|-------------|----------|--------------------------------------|--------------------------|---|-------------------------|------------------|--------|-----------------|--|
| C Refeed 🗠 Acquire 🗄 🗄 Four Diagram | | | | | | | | | | |
| | Action | Priority | Process Name | Process Reference Number | Application Number | Stage | Application Date | Branch | Customer Number | |
| | Acquire & E | Medium | Small and Medium Busi | 006SMBCA10003699 | 006APP000024112 | Supervisor Approval | 18-03-30 | 006 | | |
| | Acquire & E | Medium | Retail Loan Origination | 006HMLN010013648 | 006APP000024111 | Account Parameter Setup | 18-03-30 | 000 | 004678 | |
| | Acquire & E | | Retail Application Initiat | 006INIT000024107 | 006APP000024109 | Application Initiation | 18-03-30 | | | |
| | Acquire & E | | Current Account Origin | 006CURPC10003698 | 006APP000024105 | Application Entry | 18-03-30 | 006 | | |
| 1 | Acquire & E | High | Retail Loan Origination | 006HMLN010013637 | 006APP000024094 | Handoff Retry | 18-03-30 | 006 | 004678 | |
| 1 | Acquire & E | | In-Principle Approval Pr | 006IPA000000790 | 006IPA000000790 | IPA Approval | 18-03-30 | | | |
| | Acquire & E | Medium | Retail Party Amendment | PTY213415469 | 006APP000024081 | Amendment Initiation | 18-03-30 | 006 | PTY213415469 | |
| | Acquire & E | Medium | Retail Party Amendment | PTY213415469 | 006APP000024081 | Amendment Initiation | 18-03-30 | 006 | PTY213415469 | |
| 1 | Acquire & E | High | Retail Loan Origination | 006BBXCLU0013634 | 006APP000024087 | Application Entry | 18-03-30 | | 004678 | |
| | Acquire & E | Medium | Retail Party Amendment | PTY213415469 | 006APP000024081 | Amendment Initiation | 18-03-30 | 006 | PTY213415469 | |
| | Acquire & E | Medium | Retail Party Amendment | PTY213415469 | 006APP000024081 | Amendment Initiation | 18-03-30 | 006 | PTY213415469 | |
| | Acquire & E | | Retail Application Initiat | 006INIT000024071 | 006APP000024073 | Application Initiation | 18-03-30 | | | |
| 2 | Acquire & E | | Retail Application Initiat | 006INIT000024070 | 006APP000024072 | Application Initiation | 18-03-30 | | | |
| | A | Medium | Construction and Construction Print. | 0000100010000000 | 000000000000000000000000000000000000000 | A second Associat | 10.03.30 | 000 | | |

The system successfully moves the Application Reference Number along with the sub process reference numbers [Saving Account] to the Account Approval 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.



3.10 Supervisor Application Approval Stage

The Supervisor Approval stage has the following reference data segments:

- 3.10.1 Pricing Change Approval
- 3.10.2 Summary

3.10.1 Pricing Change Approval

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

- Click Acquire & Edit in the Free Tasks screen of the previous stage Account Parameter Setup stage.
 - → The **Pricing Change Approval** screen is displayed.

Figure 126: Pricing Change Approval

| | Approval - 006APP000040772 | | i III Clarification Details III Application Info | 360 Remarks Documents 🗐 Advices 💉 | | | |
|-----------------------|-------------------------------------|-------------------------|--|-----------------------------------|--|--|--|
| Price Change Approval | Price Change Approval | | | | | | |
| Summary | Applicant Name Philiphs Stephen | | | | | | |
| | Savings Account | Account Branch 006 | Product Code SAVREG | Product Name Max Savings Account | | | |
| | Approved Amount INR 5,000,000.00 | 0 Years 1 Months 0 Days | | | | | |
| | Existing Values | | Revised Values | | | | |
| | Rate Type Floating | 8.25 | Rate Type Floating | 8.25 | | | |
| | % Margin 0.5 | 8.75 | % Margin 1.5 | 9.75 | | | |
| | Pandling Charges INR 0 | | Handling Charges | | | | |
| | S User Recommendation User Ac | ion | | | | | |
| | | | | | | | |

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

| Table 48: Pricing (| Change Approval – | Field Description |
|---------------------|-------------------|-------------------|
|---------------------|-------------------|-------------------|

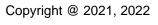
| Field | Description |
|----------------|-----------------------------------|
| Applicant Name | Displays the applicant name. |
| Account Type | Displays the account type. |
| Account Branch | Displays the account branch name. |



| Field | Description | | | |
|-------------------------------|--|--|--|--|
| Product Code | Displays the product code selected for this saving account. | | | |
| Product Name | Displays the product name selected or this saving account. | | | |
| Approved Amount | Displays the final approved overdraft amount. | | | |
| OD Tenure | Displays the final OD tenure for the approved amount. | | | |
| Existing Values | | | | |
| Displays the existing values. | | | | |
| Rate Type | Displays the rate type. | | | |
| Base Rate | Displays the base rate for the approved overdraft amount. | | | |
| Margin | Displays the margin. | | | |
| Effective Rate | Displays the effective rate. | | | |
| Handling Charges | Displays the handling charges. | | | |
| Revised Values | | | | |
| Displays the revised values a | gainst the existing values. | | | |
| Rate Type | Displays the rate type. | | | |
| Base Rate | Displays the rate of interest for the approved overdraft amount. | | | |
| Margin | Displays the margin. | | | |
| Effective Rate | Displays the effective rate. | | | |
| Handling Charges | Displays the handling charges. | | | |



| Field | Description |
|-----------------------|---|
| User Recommendation | Select the User recommendation. |
| | Available options are: |
| | 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. |
| | 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. |





3.10.2 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 Pricing Change Approval screen to proceed with the next data segment, after successfully capturing the data.
 - \rightarrow The **Summary** screen is displayed.

Figure 127: Summary

| Supervisor Application App | roval - 006APP000024112 | (i) II Clarification Details | Application Info | Customer 360 | Remarks | Documents | Advices | $ _{\mu^{q'}} \times$ |
|----------------------------|--|------------------------------|------------------|-------------------|-----------|--------------|---------|-----------------------|
| Price Change Approval | Summary | | | | | | Scr | een (2 / 2) |
| summary | Price Charges Approval Tate of Interest: 20.0% User Reconvended on: Approval | | | | | | | |
| Audit | | | Requ | est 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 49: Summary – Field Description

| Data Segment | Description |
|-------------------------|---|
| Pricing Change Approval | Displays the pricing change approval details. |

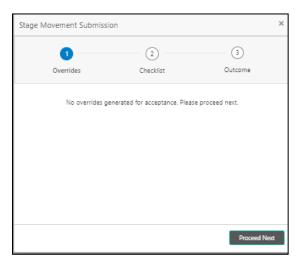


| Data Segment | Description | | | |
|-----------------------|--|--|--|--|
| Request Clarification | Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer. For more information on Request Clarification, refer to the section Request Clarification. | | | |
| Back | Click Back to navigate to the previous data segment within a stage. | | | |
| Next | Click Next to navigate to the next data segment, after successfully capturing the data. | | | |
| | The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action. | | | |
| | User will not be able to proceed to the next data segment, without capturing the mandatory data. | | | |
| | NOTE: Next is deactivated in the Summary screen as the capture of data across all the data segments in this stage are completed. | | | |
| 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.
 - \rightarrow The **Overrides** screen is displayed.

Figure 128: Overrides



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

Figure 129: Error Message

| S Error | × |
|-------------------------------|----|
| Pending Approval of Overrides | |
| | ОК |

- 3. Click Accept Overrides & Proceed.
 - \rightarrow The **Checklist** screen is displayed.



Figure 130: Checklist

| Stage Movement Submission | 1 | × |
|---------------------------|-------------------------|------------------------|
| 0 | 2 | 3 |
| Overrides | Checklist | Outcome |
| No checklists mappe | ed to the current stage | . Please proceed next! |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | Proceed Next |

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

Figure 131: Error Message



- 4. Click Save & Proceed.
 - \rightarrow The **Outcome** screen is displayed.

Figure 132: Outcome

| Stage Movement Su | bmission | | | × |
|-------------------|--------------|-----------|---|---------|
| 0— | | -0 | | |
| Overrides | | Checklist | | Outcome |
| | Select an Ou | itcome | | |
| | Proceed | | * | |
| | Remarks | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | Submit |



- 5. Select the outcome from the drop-down list. Available options are:
 - Proceed
- Select Proceed outcome from the drop-down list. It will logically complete the Supervisor Application Approval stage for the Saving Application. The Workflow Orchestrator will automatically move this application to the next processing stage.

If the Supervisor has approved the price change, submit of this stage, will move the application to **Offer Issue** stage.

If the Supervisor has rejected the price change, the application will be routed back to **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.

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

 \rightarrow The **Confirmation** screen is displayed.

Figure 133: Confirmation

| | | × |
|--|-------|-----------------|
| | | |
| Information submitted successfully | | |
| Application Reference Number - 006APP000024112 | | |
| Process Reference Number - 006SMBCA10003699 | | |
| | Close | Go to Free Task |

- 9. Click Go to Free Task.
 - \rightarrow The Free Tasks screen is displayed.



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Figure 134: Free Tasks

| | C Refresh | 🗢 Acquire | Flow Diagram | | | | | | |
|---|-------------|-----------|----------------------------|--------------------------|---------------------|------------------------|------------------|--------|-----------------|
| 3 | Action | Priority | Process Name | Process Reference Number | Application Number | Stage | Application Date | Branch | Customer Number |
| 1 | Acquire & E | Medium | Savings Account Origin | 0065AVREG0008480 | 006APP000040772 | Offer Issue | 18-03-30 | 006 | 000561 |
| 1 | Acquire & E | Matium | SMB Amendment | 222287362 | 006APP000040746 | Amendment Initiation | 18-03-30 | 006 | |
| 1 | Acquire & E | Medium | Savings Account Origin | 006SAV/REG0008452 | 006APP000040702 | Handoff Retry | 18-03-30 | 006 | 00622903 |
| | Acquire & E | Medium | Current Account Origin | 006CURPCA0007260 | 006APP000040726 | Handoff Retry | 18-03-30 | 006 | 00622903 |
| 1 | Acquire & E | Madium | Savings Account Origin | 0065AV/REG0008442 | 006APP000040678 | Account Approval | 18-03-30 | 006 | |
| 5 | Acquire & E | Medium | Small and Medium Busi | 006SMBCA10007241 | 006APP000040664 | Post Offer Amendment | 18-03-30 | 006 | 00622912 |
| 5 | Acquire & E | Medium | Current Account Origin | 006CURPCA0007227 | 006APP000040633 | Handoff Retry | 18-03-30 | 006 | |
| | Acquire & E | Medium | Retail Onboarding | 222527910 | 006APP000040630 | KYC | 18-03-30 | 006 | |
| 1 | Acquire & E | Medium | Retail Loan Origination | 006HMLN010021290 | 006APP000040618 | Loan Underwriting | 18-03-30 | 006 | 00600749 |
| 1 | Acquire & E | Medium | Retail Loan Origination | 006HMLN010021288 | 006APP000040614 | Account Approval | 18-03-30 | 006 | 00623125 |
| 1 | Acquire & E | Meslum | Retail Onboarding | 222527890 | 006APP000040609 | KYC | 18-03-30 | 006 | |
| 1 | Acquire & E | | Retail Application Initiat | 006INIT000040602 | 006APP000040604 | Application Initiation | 18-03-30 | 006 | |
| 1 | Acquire & E | Medium | Retail Loan Origination | 005VELN010021278 | 006APP000040577 | Application Entry | 18-03-30 | 006 | 00622903 |
| | Acres 6. F | Wetum | null | 000 451 M/24 0034 300 | 000 A 000000 KGE AC | Laure Rossenson N. | 40.03.30 | 000 | 000732003 |

The system successfully moves the Application Reference Number along with the sub process reference numbers [Saving Account] to the **Offer Issue Stage** for Individual Customers. 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.



3.11 Offer Issue Stage

After due diligence and Account Parameter setup, the Application will move to the Offer issue stage where the user will generate the offer letter. As a reference, the relevant completed data segments will be made available to the user 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 user 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:

- 3.5.1 Credit Rating Details View only as available in Underwriting stage
- 3.5.2 Valuation Details- View only as available in Underwriting stage
- 3.5.3 Legal Opinion View Only as available in Underwriting stage
- 3.11.1 Assessment Summary
- 3.11.2 Offer Issue
- 3.11.3 Summary



3.11.1 Assessment Summary

Assessment Summary is view only data segment of Offer Issue 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 135: Assessment Summary

| Offer Issue - 006APP00004 | 0772 | | Clarification Details II Application Info | Customer 360 💭 Remarks | Documents | 🗐 Advices 🚽 🕺 X |
|---------------------------|--------------------------------|--------------------------------|---|-------------------------|-------------|---------------------|
| Credit Rating Details | Assessment Summary | | | | | Screen (4 / 6) |
| Usuation Details | | | | | | |
| Legal Opinion | Requested Amount | Tenure | | 0 | | |
| Assessment Summary | INR - 5.000.000.00 | 0 Years 0 Months 1 Days | 8.25 | % Margin | | |
| Offer Issue | | | | | | |
| Summary | Total Weighted Score | Approved Amount INR 1415000 | % Proposed Margin 0.50 | 8.75 | | |
| | System Recommendation Approved | Grade A | Manual Decision — | | | |
| | | | | | | |
| Audit | | | | Request Clarification E | Back Next : | Save & Close Cancel |

2. The user can view the details in the relevant data fields. For more information on fields, refer to the field description table below.

| Field | Description | | | |
|--------------------------|--|--|--|--|
| Requested Amount | Displays the requested overdraft amount. | | | |
| Tenure | Displays the tenure. | | | |
| Base Rate | Displays the base rate. | | | |
| Margin | Displays the variance rate. NOTE: This field appears only for Floating rate type. | | | |
| Total Weightage Score | Displays the total weightage score. | | | |

Table 50: Assessment Summary – Field Description



| Field | Description |
|--------------------------|---|
| Approved Amount | Displays the final approved overdraft amount. |
| Proposed Margin | Displays the proposed variance. |
| | NOTE: This field appears only for Floating rate type. |
| 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. |
| Next | Click Next to navigate to the next data segment, after successfully capturing the data. |
| | The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action. |
| | User will not be able to proceed to the next data segment, without capturing the mandatory data. |



| 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. | | | |



3.11.2 Offer Issue

Offer Issue is the next data segment of Offer Issue stage. **Offer Issue** screen enables the user to capture the Offer Issue date.

- 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 136: Offer Issue

| Offer Issue - 006APP0000 | 040772 | | Clarification Details Application Info | 🕈 Customer 360 🛛 🛺 Remarks 📄 Documents 🧃 Advices 💉 🗸 |
|-----------------------------------|-----------------------|----------------------------------|--|--|
| Credit Rating Details | Offer Issue | | | Screen (5 / 6 |
| Valuation Details | | | | |
| Legal Opinion | | | | |
| Assessment Summary | Applicant Name | | | |
| Offer Issue | | | | |
| Summary | Account Type | Account Branch 006 | Business Product Code | Business Product Name |
| | Approved Amount | Collateral | Start Date Mar 30, 2018 | End Date Har 30, 2018 |
| | Limit Currency INR | % Rate Type Floating | 8 25 | % Margin 1.5 |
| | 9.75 | Offer Issue Date Mar 30, 2018 | | Generate Offer |
| | | | | |
| | | | | |
| | | | | |
| Audit | | | | Request Clarification Back Next Save & Close Cancel |

All the fields are in this screen are prepopulated and not editable. For more information on fields, refer to the field description table below.

Table 51: Offer Issue – Field Description

| Field | Description |
|--------------------------|-------------------------------------|
| Applicant Name | Displays the applicant name. |
| Account Type | Displays the account type. |
| Account Branch | Displays the account branch name. |
| Business Product Code | Displays the business product code. |
| Business Product Name | Displays the business product name. |



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| Field | Description |
|-----------------------|---|
| Approved Amount | Displays the approved amount. |
| Limit Type | Displays the limit type. |
| Start Date | Displays the start date. |
| End Date | Displays the end date. |
| Limit Currency | Displays the limit currency. |
| Rate Type | Displays the rate type. |
| Base Rate | Displays the base rate. |
| Margin | Displays the margin rate. |
| | NOTE: This field appears only for Floating rate type. |
| Effective Rate | Displays the effective rate of interest. |
| Offer Issue Date | Displays the offer issue date. |
| Generate Offer | Click the checkbox to generate the offer letter. |
| | A PDF file will be generated with the offer content. Default template for the offer issue is used in this reference workflow. |
| 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. 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. 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. |

All Rights Reserved

3.11.3 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 137: Summary

| Offer Issue - 006APP0000 | 40772 | | | (1) (1) (1) | anfication Details | Application Info | Customer 360 | Remarks | Documents | 🗐 Advices 🚽 🗴 |
|--------------------------|--|---|--|---|-----------------------------------|------------------|--------------------|-----------|--------------|-----------------|
| Credit Rating Details | Summary | | | | | | | | | Screen (6 / 6) |
| () Valuation Details | Credit Rating Details | Valuation Details | Legal Opinion | Assessment Summary | Offer Issue | | | | | |
| Legal Opinion | Applicant Name: Mr. Philiphs Stephen | Valuation Type: Internal | Opinion Type: Internal | System Recommendation: Approved | Offer Issue Date: | | | | | |
| Assessment Summary | External Rating Agency: Experian External Rating: 750 | Valuation Amount: INR 5000000 Agency Name: ABC | Agency Name: ABC Legal Remarks: Legal | Weighted Score: 94 Approved Loan Amount: INR 1415000 | Approved Amou Rate of Interest | | | | | |
| Offer Issue | +1 view more | Valuation Date: Mar 30, 2018 | Opinion Date: Mar 30, 2018 | Effective Rate: 8.75 | | | | | | |
| Summary | · · · · · · · · · · · · · · · · · · · | | | | | | | | | |
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| | | | | | | | | | | |
| | | | | | | | | | | |
| Audit | | | | | | Rec | uest 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 52: Summary | Offer Issue- | - Field Description |
|-------------------|--------------|---------------------|
|-------------------|--------------|---------------------|

| Data Segment | Description |
|-----------------------|--|
| Credit Rating Details | Displays the credit rating details. |
| Valuation Details | Displays the valuation of asset details. |
| Legal Opinion | Displays the legal opinion details. |
| Assessment Summary | Displays the assessment summary. |



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



| Data Segment | Description |
|--------------|--|
| Cancel | Click Cancel to terminate the application and the status of the |
| | application. Such applications cannot be revived later by the user. |

- 2. Click **Submit** to reach the **OUTCOME**, where the overrides, checklist and the documents for this stage can be validated or verified.
 - \rightarrow The **Override** screen is displayed.

Figure 138: Overrides

| Stage Movement Submissi | on | × |
|-------------------------|--------------------------------|-----------------|
| 0 | 2 | 3 |
| Override | Checklist | Outcome |
| No overrides g | enerated for acceptance. Pleas | e proceed next. |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | Proceed Next |

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

Figure 139: Error Message





- 3. Accept the overrides and click **Proceed Next.**
 - \rightarrow The **Checklist** screen is displayed.

| Figure | 14 0 : | Check | list |
|--------|---------------|-------|------|
|--------|---------------|-------|------|

| Stage Movement Submission | | × |
|---------------------------|-----------------------------|-------------------|
| 0 | 2 | 3 |
| Override | Checklist | Outcome |
| No checklists mapped | i to the current stage. Ple | ase proceed next! |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | Proceed Next |

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

Figure 141: Error Message

| 🔀 Error 🗙 | : |
|---|---|
| Mandatory Checklist(s) - Ensured the documents are verified against original., Verified the documents provided are as per bank policy. |) |



- 4. Click Proceed Next.
 - \rightarrow The Outcome screen is displayed.
 - Figure 142: Outcome

| Stage Movement Submission | | | | |
|---------------------------|--------------------------|---|---|--|
| | 0 | | 3 | |
| | Checklist | | Outcome | |
| Select an Out | come | | | |
| Proceed | | * | | |
| Remarks | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | Subm | nit |
| | Select an Out Proceed | Checklist Select an Outcome Proceed | Checklist Select an Outcome Proceed | Checklist Outcome Select an Outcome Proceed Remarks |

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

Select **Proceed** outcome from the drop-down list. It will logically complete the **Offer Issue** stage for the Overdraft 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.**

- 6. Enter the remarks in **Remarks**.
- 7. Click Submit.
 - \rightarrow The **Confirmation** screen is displayed.



Figure 143: Confirmation

| | × |
|--|-----------------|
| | |
| Information submitted successfully | |
| Application Reference Number - 006APP000011050 | |
| Process Reference Number - 006SMBCA10001585 | |
| Close | Go to Free Task |

- 8. Click Go to Free Task.
 - → The Free Tasks screen is displayed.

| Figure 144: Free Tasks | Figure | 144: | Free | Tasks |
|------------------------|--------|------|------|-------|
|------------------------|--------|------|------|-------|

| I | Action | | Process Name | Process Reference Number | Application Number | Stage | Application Date | | Customer Number |
|---|-------------|--------|----------------------------|--------------------------|--------------------|------------------------|------------------|-----|-----------------|
| Ì | Acquire & E | Meeium | Savings Account Origin | 0065AVREG0008480 | 006APP000040772 | Offer Accept/Reject | 18-03-30 | 006 | 000561 |
| | Acquire & E | Medium | SMB Amendment | 222287362 | 006APP000040746 | Amendment Initiation | 18-03-30 | 005 | |
| | Acquire & E | Medium | Savings Account Origin | 006SAVREG0008452 | 006APP000040702 | Handoff Retry | 18-03-30 | 006 | 00622903 |
| | Acquire & E | Meclum | Current Account Origin | 006CURPCA0007260 | 006APP000040726 | Handoff Retry | 18-03-30 | 006 | 00622903 |
| | Acquire & E | Medium | Savings Account Origin | 006SAVREG0008442 | 006APP000040678 | Account Approval | 18-03-30 | 006 | |
| | Acquire & E | Meeium | Small and Medium Busi | 006SMBCA10007241 | 006APP000040664 | Post Offer Amendment | 18-03-30 | 006 | 00622912 |
| | Acquire & E | Meelum | Current Account Origin | 006CURPCA0007227 | 006APP000040633 | Handoff Retry | 18-03-30 | 006 | |
| | Acquire & E | Medium | Retail Onboarding | 222527910 | 006APP000040630 | KYC | 18-03-30 | 006 | |
| | Acquire & E | Meelum | Retail Loan Origination | 006HMLN010021290 | 006APP000040618 | Loan Underwriting | 18-03-30 | 006 | 00600749 |
| | Acquire & E | Meclum | Retail Loan Origination | 006HMLN010021288 | 006APP000040614 | Account Approval | 18-03-30 | 006 | 00623125 |
| | Acquire & E | Medium | Retail Onboarding | 222527890 | 006APP000040609 | KYC | 18-03-30 | 006 | |
| | Acquire & E | | Retail Application Initiat | 006INIT000040602 | 006APP000040604 | Application Initiation | 18-03-30 | 006 | |
| | Acquire & E | Medium | Retail Loan Origination | 006VELN010021278 | 006APP000040577 | Application Entry | 18-03-30 | 006 | 00622903 |
| | A | Merium | and the address | 00005131040034300 | 0004000000000000 | 1 A | 40.02.20 | 007 | 0000000 |

The system successfully moves the Application Reference Number along with the sub process reference numbers [Overdraft] to the Application **Offer Accept / Reject** stage.



3.12 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 or Tenure. The post offer amend can be routed back to the relevant previous completed stages like Application Enrichment stage. If the business wants the Underwriting stage or the Application 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:

- 3.11.1 Assessment Summary View only as available in Offer Issue stage
- 3.11.2 Offer Issue View only as available in Offer Issue stage
- 3.12.1 Offer Accept / Reject
- 3.12.2 Summary



3.12.1 Offer Accept / Reject

Offer Accept/Reject data segment is the first data segment of Offer Accept/Reject 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 145: Offer Accept / Reject

| Offer Accept/Reject - 006A | 00040772 | 🚺 Clarification Details 🛛 🚺 Application Info 🗌 📩 Customer 369 | 🛛 🗖 Remarks 📄 Documents 🗐 Advices 🔎 🛪 |
|----------------------------|---|---|---|
| Assessment Summary | ffer Accept/Reject | | Screen (3 / 4) |
| Offer Issue | | | |
| Offer Accept/Reject | | | |
| Summary | Applicant Name | | |
| | Account Type | Business Product Code | Business Product Name |
| | Approved Amount INR Limit Type Collateral | Start Date Mar 30, 2018 | End Date Mar 30, 2018 |
| | Rate Type Base Rate Floating 8 25 | 1.5 | % Effective Rate 9.75 |
| | Offer Issue Date Mar 30, 2018 Offer Apr 1, 2018 | Customer Response | |
| | Customer Response * Ctter Amend Date * | Resson * | |
| Audit | | Request Cl | arification Back Next Save & Close Cancel |

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

| Field | Description |
|-----------------------------|--|
| Customer Response | Select the customer response from the drop-down list. Available options are: Accept Reject Amend |
| Date Of Offer Accept/Reject | Select the date of offer accept or offer reject. |

Table 53: Offer Accept/Reject – Field Description



| Field | Description |
|-----------------------|---|
| 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. |
| Offer Amend Reason | The offer amend will be supported for the following data elements: Overdraft Principal Overdraft Interest/ Margin Tenure of the Overdraft |
| 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 | To navigate back to the previous data segment within a stage, click Back . |
| Save & Close | To save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later, click Save & Close . |



| Field | Description |
|--------|---|
| Next | Click Next to navigate to the next data segment, after successfully capturing the data. |
| | The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action. User will not be able to proceed to the next data segment, without capturing the mandatory data. |
| Cancel | To terminate the application and the status of the application click Cancel . Such applications cannot be revived later by the user. |

3.12.2 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 146: Summary

| Offer Accept/Reject - 006 | APP000040772 | | [| i) IN Clarification Details | Application Info | Customer 360 | Remarks | Documents | 🗐 Advices 🛛 🔎 🗙 |
|---------------------------------|--|--|--|-----------------------------|------------------|--------------------|-----------|--------------|-----------------|
| Assessment Summary | Summary | | | | | | | | Screen (4 / 4) |
| Offer Issue | Assessment Summary | Offer Issue | Offer Accept/Reject | | | | | | |
| Offer Accept/Reject | System Recommendation: Approved Weighted Score: 94 | Offer Issue Date: Mar 30, 2018 Approved Amount: INR 5000000 | Customer Response: Amend Offer Expiry Date: Apr 01, 201 | | | | | | |
| Summary | Wegfitted Score 94 Approved Lan Ancuret: INR 1413000 Effective Rate 8.75 | Approved Ancarts INM 9000800 Rate of Interest 8.35% | Offer toppy Date: Apr 61, 20 | | | | | | |
| | | | | | | | | | |
| | | | | | | | | | |
| Audit | | | | | Req | uest Clarification | Back Next | Save & Close | Submit Cancel |

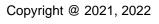
Each of these summary tiles are clickable and the user will have the option to view all the details captured under the given data segment. For more information on summary tiles, refer to the field description table below.

Table 54: Summary Offer Accept/Reject – Field Description

| Data Segment | Description |
|-----------------------|---|
| Assessment Summary | Displays the assessment summary. |
| Offer Issue | Displays the offer issue details. |
| Offer Accept / Reject | Displays the offer accept / reject details. |

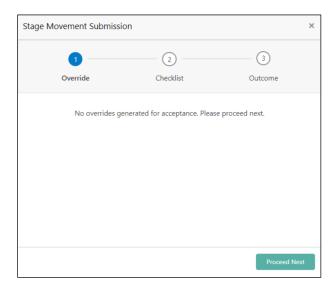


| Data Segment | Description |
|-----------------------|--|
| Request Clarification | Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer. For more information on Request Clarification , refer to the section Request Clarification . |
| Back | Click Back to navigate to the previous data segment within a stage. |
| Next | Click Next to navigate to the next data segment, after successfully capturing the data. The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action. User will not be able to proceed to the next data segment, without capturing the mandatory data. Next is deactivated in the Summary screen as the capture of data across all the data segments in this stage are completed. |
| 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.
 - \rightarrow The **Override** screen is displayed.
 - Figure 147: Override



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







- 3. Accept Overrides and Click Proceed Next.
 - \rightarrow The **Checklist** screen is displayed.

| Stage Movement Submissio | on | × |
|--------------------------|----------------------------|----------------------|
| 0 | 2 | 3 |
| Override | Checklist | Outcome |
| No checklists map | oped to the current stage. | Please proceed next! |
| | | Proceed Next |

Figure 149: Checklist

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

Figure 150: Error Message





- 4. Click Save & Proceed Next.
 - \rightarrow The **Outcome** screen is displayed.
 - Figure 151: Outcome

| Stage Movement Su | bmission | | | | × |
|-------------------|--------------|-----------|---|---------|-----|
| 0- | | 0 | | 3 | |
| Override | | Checklist | | Outcome | |
| | Select an Ou | tcome | | | |
| | Proceed | | • | | |
| | Remarks | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | Sub | mit |

- 5. Select **Proceed** outcome from the drop-down list. Available options are:
 - Proceed
 - Reject by Bank
- Select Proceed outcome from the drop-down list. It will logically complete the Offer Accept/Reject stage for the Overdraft Application. The Workflow Orchestrator will automatically move this application to the next processing stage 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.
 - \rightarrow The **Confirmation** screen is displayed.

| Figure | 152: | Confirm | ation |
|--------|------|---------|-------|
| | | | |

| Success | × |
|--|-----------|
| Information submitted suc | cessfully |
| Application Reference Number - 000 Process Reference Number - 000 | |
| Close Go to Fre | ee Task |

9. Click Go to Free Task.

→ The Free Tasks screen is displayed.

Figure 153: Free Tasks

| | C Refresh | | 👯 Flow Diagram | | | | | | |
|---|-------------|----------|----------------------------|--------------------------|--------------------|------------------------|------------------|--------|-----------------|
| | Action | Priority | Process Name | Process Reference Number | Application Number | Stage | Application Date | Branch | Customer Number |
| ĺ | Acquire & E | Medium | Savings Account Origin | 006SAVREG0008480 | 005APP000040772 | Post Offer Amendment | 18-03-30 | 006 | 000561 |
| | Acquire & E | Medium | SMB Amendment | 222287362 | 005APP000040746 | Amendment Initiation | 18-03-30 | 006 | |
| | Acquire & E | Medium | Savings Account Origin | 006SAVREG0008452 | 005APP000040702 | Handoff Retry | 18-03-30 | 006 | 00622903 |
| | Acquire & E | Medium | Current Account Origin | 006CURPCA0007260 | 006APP000040726 | Handoff Retry | 18-03-30 | 006 | 00622903 |
| | Acquire & E | Medium | Savings Account Origin | 006SAVREG0008442 | 006APP000040678 | Account Approval | 18-03-30 | 006 | |
| | Acquire & E | Medium | Small and Medium Busi | 006SMBCA10007241 | 005APP000040664 | Post Offer Amendment | 18-03-30 | 006 | 00622912 |
| | Acquire & E | Meelum | Current Account Origin | 006CURPCA0007227 | 006APP000040633 | Handoff Retry | 18-03-30 | 006 | |
| | Acquire & E | Medium | Retail Onboarding | 222527910 | 006APP000040630 | KYC | 18-03-30 | 006 | |
| | Acquire & E | Medium | Retail Loan Origination | 006HMLN010021290 | 005APP000040618 | Loan Underwriting | 18-03-30 | 006 | 00600749 |
| | Acquire & E | Medium | Retail Loan Origination | 006HMLN010021288 | 005APP000040614 | Account Approval | 18-03-30 | 006 | 00623125 |
| | Acquire & E | Medium | Retail Onboarding | 222527890 | 006APP000040609 | KYC | 18-03-30 | 006 | |
| | Acquire & E | | Retail Application Initiat | 006INIT000040602 | 006APP000040604 | Application Initiation | 18-03-30 | 006 | |
| | Acquire & E | Medium | Retail Loan Origination | 006VELN010021278 | 006APP000040577 | Application Entry | 18-03-30 | 006 | 00622903 |
| | and the set | Medium | | | | 1 A | | | 0000000 |

The system successfully moves the Application Reference Number along with the sub process reference numbers [Overdraft] to the next processing stage on Host. 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.



3.13 Post Offer Amendment Stage

Post Offer Amendment stage enables the user to request for amendment of Overdraft components after the Offer is Issued by the bank. This stage will appear only if the **Customer Response** is selected as **Amend** in **Offer Accept/Reject** data segment.

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

- 3.2.1 Account Limit Details Editable
- 3.11.2 Offer Issue View Only as available in Offer Issue stage
- 3.12.1 Offer Accept / Reject View only as available in Offer Accept / Reject stage
- 3.13.1 Post Offer Amendment
- 3.13.2 Summary



3.13.1 Post Offer Amendment

Post Offer Amendment data segment 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/Reject stage.
 - → The **Post Offer Amendment** screen is displayed.

Figure 154: Post Offer Amendment

| Post Offer Amendment - 00 | 06APP | 000040 | 772 | | (i) IN Clarification | n Details | Application Info | Customer 360 | Rem | ırks [| Documents | Advices | $\times \gamma_{\mu}$ |
|---------------------------|-------|--------|----------------------------------|----------------------------------|----------------------|-----------|--------------------------------|--------------|----------|-----------------------|--------------|--------------|-----------------------|
| Account Limit Details | Pos | t Offe | Amendment | | | | | | | | | | Screen (5 / 6) |
| Offer Issue | | | | | | | | | | | | | |
| Offer Accept/Reject | | | | | | | | | | | | | |
| Assessment Summary | | - | Applicant Name | | | | | | | | | | |
| Post Offer Amendment | | | | | | | | | | | | | |
| Summary | | £ | Account Type | Account Branch 006 | | - | lusiness Product Code | | ~ | Business F | Product Name | | |
| | | i | Offer Issue Date Mar 30, 2018 | Offer Expiry Date Apr 1, 2018 | | diam'r. | Mer Amend Date Aar 30, 2018 | | 0 | Limit Curre INR | incy | | |
| | | 0 | Approved Amount INR 5,000,000.00 | Collateral | | dimite in | Mar 30, 2018 | tit i | stants. | End Date Mar 30, 2 | 2018 | ŝ | |
| | | % | Rate Type Floating | 8.25 | | % | Aargin 0.5 | | % | Effective R 8.75 | ate | | |
| | | | | | | | | | | | | | |
| Audit | | | | | | | | Request Clar | fication | Back | Next | Save & Close | Cancel |

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

| Table 55: Post C | Offer Amendment - | Field Description |
|------------------|-------------------|-------------------|
|------------------|-------------------|-------------------|

| Field | Description |
|-----------------------|--|
| Applicant Name | Displays the applicant's name. |
| Account Type | Displays the account type. |
| Account Branch | Displays the account branch name. |
| Business Product Code | Displays the business product code selected for this saving account. |
| Business Product Name | Displays the business product name selected for this saving account. |



| Field | Description |
|-----------------------|---|
| 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 Overdraft. |
| Offer Amend Date | Displays the date of offer amend. |
| Limit Currency | Displays the limit currency. |
| Approved Amount | Specify the revised Overdraft amount for approval. |
| Limit Type | Displays the limit type. |
| Start Date | Select the start date. |
| End Date | Select the end date. |
| Rate Type | Displays the rate type. |
| Base Rate | Displays the base rate. |
| Margin | Specify the amended Margin. |
| | NOTE: This field appears only for Floating rate type. |
| Effective Rate | Displays the amended effective rate. Effective Rate = Rate of Interest + 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 | Click Back to navigate to the previous data segment within a stage. |
| Next | Click Next to navigate to the next data segment, after successfully capturing the data. The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action. User will not be able to proceed to the next data segment, without capturing the mandatory data. |
| Save & Close | Click Save & Close to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later. |
| Cancel | Click Cancel to terminate the application and the status of the application. Such applications cannot be revived later by the user. |

3.13.2 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 **Post Offer Amendment** screen to proceed with the next data segment, after successfully capturing the data.
 - → The **Summary** screen is displayed.

Figure 155: Summary

| Post Offer Amendment - | 006APP000040772 | | () \ | Clarification Details Application | info 🛛 🐣 Customer 360 🛛 🛺 R | emarks | 👔 Advices 💡 🗶 |
|--|--|--|---|---|--|-------------------|-----------------|
| Account Limit Details | Summary | | | | | | Screen (6 / 6) |
| (1) Offer Issue | Account Limit Details | Offer Issue | Offer Accept/Reject | Assessment Summary | Post Offer Amendment | | |
| Offer Accept/Reject | Limit Type: Collateral Linkage Reference: | Offer Issue Date: Mar 30, 2018 Approved Amount: INR 5000000 | Customer Response: Amend Offer Expiry Date: Apr 01, 2018 | System Recommendation: Approved Weighted Score: 94 | Offer Amend Date: Mar 30, 2018 Approved Amount: INR 5000000 | 1 | |
| Assessment Summary | OFLOCOL000007317 | Rate of Interest: 8.25% | one copily one opil of, coro | Approved Loan Amount: INR 1415000 | Rate of Interest: 8.75% | | |
| Post Offer Amendment | OD Limit Amount: INR5000000 | | | Effective Rate: 8.75 | | 1 | |
| Summary | | | | | | | |
| | | | | | | | |
| | | | | | | | |
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| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | _ | |
| 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 56: Summary Post Offer Amendment – Field Description

| Field | Description |
|----------------------|--|
| Offer Issue | Displays the offer issue details |
| Post Offer Amendment | Displays the post offer amendment details. |



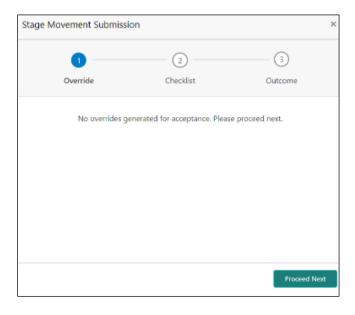
| Field | Description |
|-----------------------|---|
| Request Clarification | Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer. For more information on Request Clarification , refer to the section Request Clarification . |
| Back | Click Back to navigate to the previous data segment within a stage. |
| Next | Click Next to navigate to the next data segment, after successfully capturing the data. The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action. User will not be able to proceed to the next data segment, without capturing the mandatory data. Next is deactivated in the Summary screen as the capture of data across all the data segments in this stage are completed. |
| 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.

 \rightarrow The **Override** screen is displayed.

Figure 156: Override



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

Figure 157: Error Message





- 3. Accept Overrides and click Proceed Next.
 - \rightarrow The **Checklist** screen is displayed.

Figure 158: Checklist

| Stage Movement Submission | | × |
|---------------------------|---------------------------|----------------------|
| 0 | 2 | 3 |
| Override | Checklist | Outcome |
| No checklists mappe | d to the current stage. F | Please proceed next! |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | Proceed Next |

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

Figure 159: Error Message

| S Error | х |
|--|---|
| Mandatory Checklist(s) - Ensured the documents are verified against original., Verified th documents provided are as per bank policy. | e |
| • | ĸ |

- 4. Click Proceed Next.
 - \rightarrow The **Outcome** screen is displayed.



Figure 160: Outcome

| Stage Movement Su | ubmission | | | | × |
|-------------------|--------------|-----------|---|--------------|-----|
| Override | | Checklist | | 3 Outcome | |
| | | | | | |
| | | | | | |
| | Select an Ou | tcome | | | |
| | Proceed | | • | | |
| | Remarks | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | Subr | mit |

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

If there is any change in **Approved Amount** and/or in **Limit Date Range**, then submit of this stage, will move the application to the **Application Assessment** stage.

If the changes are only in the **Rate of Interest** (Pricing), then submit of this stage, will move the application to the **Supervisor Application Approval** 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.
 - \rightarrow The **Confirmation** screen is displayed.



Figure 161: Confirmation

| | | × |
|---|----------|--------------|
| Information submitted successfully | | |
| Application Reference Number - 006APP000011012 Process Reference Number - 006SMBCA10001572 | | |
| | Close Go | to Free Task |



3.14 Account Approval Stage

The Application Approval Stage comprises of the below mentioned data segments:

- 3.1.1 Account Details View Only as available in Application Entry stage
- 3.1.2 Customer Information View Only as available in Application Entry stage
- 3.1.3 Stake Holder Details View Only as available in Application Entry stage
- 3.1.4 Mandate Details View Only as available in Application Entry stage
- 3.1.6 Nominee Details View Only as available in Application Entry stage
- 3.2.1 Financial Details View Only as available in Overdraft Limit stage
- 3.3.1 Interest Details View Only as available in Application Enrichment stage
- 3.3.2 Charge Details View Only as available in Application Enrichment stage
- 3.2.1 Account Limit Details View only as available in Overdraft Limit Details
- 3.3.3 Temporary Overdraft Limit Details View only as available in Overdraft Limit Details
- 3.3.4 Advance Against Uncollected Funds Details View only as available in Overdraft Limit
 Details
- 3.4.1 Initial Funding Details View Only as available in Account Funding stage
- 3.5.2 Valuation Details View Only as available in Underwriting
- 3.5.3 Legal Opinion View Only as available in Underwriting
- 3.11.1 Assessment Summary View Only as available in Offer Issue Stage
- 3.14.1 Collateral Perfection Details
- 3.14.1 Approval Details
- 3.14.3 Summary

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



3.14.1 Collateral Perfection Details

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

1. Click **Next** in the **Assessment Summary** screen for the application for which Account Approval stage has to be acted upon.

If the Customer Type is selected as Individuals,

→ The Collateral Perfection Details - Individuals screen is displayed.

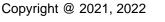
Figure 162: Collateral Perfection Details - Individuals

| Savings Account Approval | - 006APP000040772 | | | () Clai | ification Details | Application Info | Customer 360 | Remarks | Document | s 🗐 Advices | $_{\mu^{\theta'}} \times$ |
|--|-------------------------------|-------|---------------------------------|-------------|-------------------|------------------|--------------|------------------|----------|--------------|---------------------------|
| Customer information | Collateral Perfection Details | | | | | | | | | Scr | een (15 / 17) |
| Account Details | | | | | | | | | | | |
| Mandate Details | Date of Birth | Email | Mobile | _ | | | | | | | ^ |
| Nominee Details | | | | | | | | | | | |
| Financial Details | Collateral ID | | Collateral Description | | Liability ID | | | Liability Descri | ption | _ | |
| Interest Details | | | | | | | | | | | |
| Charge Details | Registration Authority * | | Registration Request Date * | | Registration D | ate * | | Confirmation [| Date * | | |
| Account Limit Details | | | | (m) | | | m | | | ** | |
| Temporary Overdraft Details | | | | | | | | | | | |
| Advance Against Uncollected | Registration Status * | | Registration Reference Number * | | | | | | | | |
| Initial Funding Details | | | | | | | | | | | |
| Valuation Details | | | | | | | | | | | |
| Legal Opinion | | | | | | | | | | | |
| Assessment Summary | | | | | | | | | | | |
| Collateral Perfection Details | | | | | | | | | | | |
| Approval Details | | | | | | | | | | | |
| Summary | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| Audit | | | | | | | Request Clar | ification Ba | :k Next | Save & Close | Cancel |

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

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

Table 57: Collateral Perfection Details – Field Description





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

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

3.14.2 Approval Details

1. Click **Acquire & Edit** in the **Free Tasks** screen for the application for which Application Approval stage has to be acted upon.

 \rightarrow The **Approval Details** screen is displayed.

Figure 163: Approval Details

| Savings Account Approval | 006APP000040772 | | 🚺 🔣 Clar | ification Details | Application Info | Customer 360 | Remarks | Documents | Advices | ,* × |
|-------------------------------|-----------------------|-------------------------|--------------------|-------------------|------------------|------------------|-------------|--------------|--------------|---------------|
| Customer Information | Approval Details | | | | | | | | Scre | en (16 / 17) |
| Account Details | | | | | | | | | | |
| Mandate Details | Applicant Name | | | | | | | | | |
| Nominee Details | | | | | | | | | | |
| Financial Details | Account Type | Account | Branch | | Product Code | | | Product Name | | |
| Interest Details | Account Type | 006 | | =1 | SAVREG | | 1 | Todaet Hante | | |
| Charge Details | | | | | | | | | | |
| Account Limit Details | Host Product Code | Host Proc | fuct Description | | | | | | | |
| Temporary Overdraft Details | | | | | | | | | | |
| Advance Against Uncollected | | | | | | | | | | |
| Initial Funding Details | Application Details | | | | | | | | | |
| Valuation Details | OD Amount | | door OD Tenure | | | Mile Limi | Type | | | |
| Legal Opinion | 5000000 | | 0 Years 1 Months 0 | Days | | | ateral | | | |
| Assessment Summary | | | | | | | | | | |
| Collateral Perfection Details | Rate Type Floating | | % Margin 0.5 | | | % Effect 8.75 | tive Rate | | | |
| Approval Details | | | | | | | | | | |
| Summary | | | | | | | | | | |
| | 💲 User Recommendation | User Action Approved | | | | | | | | |
| Audit | | | | | | Request Clar | fication Ba | ck Next | Save & Close | Cancel |



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

| Field | Description |
|------------------|-------------------------------------|
| Applicant Name | Displays the name of the applicant. |
| Account Type | Displays the account type. |
| Account Branch | Displays the account branch. |
| Product Code | Displays the product code. |
| Product Name | Displays the product name. |
| Account Currency | Displays the account currency. |

Table 58: Approval Details - Field Description



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| Field | Description |
|--------------------------|---|
| Host Product Code | Displays the host product code. |
| Host Product Description | Displays the host product description. |
| Application Details | Displays the applicant details. |
| OD Amount | Displays the final approved overdraft amount. |
| OD Tenure | Displays the final tenure for the approved overdraft amount. |
| Limit Type | Displays the limit type. |
| Rate Type | Displays the rate type for the approved overdraft amount. |
| Margin | Displays the margin percentage. |
| Effective Rate | Displays the effective rate for the approved overdraft amount. |
| User Recommendation | Select the user recommendation. Available options are: Approved |
| | Rejected |
| User Action | Displays the user action based on the selection. |
| 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, 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. |
| | The system will validate 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. 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. |

3.14.3 Summary

The Summary displays the tiles for all the data segments of the Savings Account Origination Process. The Tiles displays the important details captured in the specified data segment. It further allows to click on the specific tile to view the data segment and the details captured. You can additionally click on the data segment from the train on the left hand side to view the details of the data segment.

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

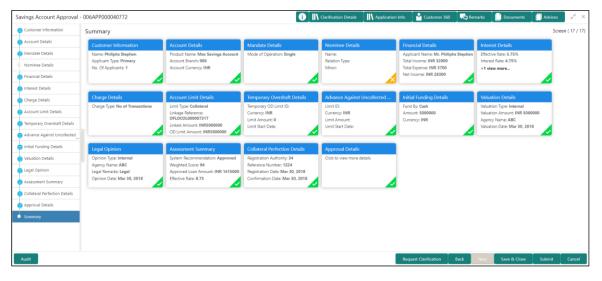


Figure 164: Summary Details

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 59: Summary - Field Description

| Data Segment | Description |
|----------------------|--|
| Account Details | Displays the account details. |
| Customer Information | Displays customer information details. |



| Data Segment | Description |
|--|---|
| Stake Holder Details | Displays the stake holder details. |
| | This field appears only if the Customer Type is selected as Small and Medium Business (SMB) . |
| Mandate Details | Displays the mandate details. |
| Nominee Details | Displays the nominee details. |
| Financial Details | Displays the financial details. |
| Interest Details | Displays the interest details. |
| Charge Details | Displays the charge details. |
| Account Limit Details | Displays the account limit details. |
| Temporary Overdraft Limit Details | Displays the temporary overdraft limit Details |
| Advance Against Uncollected Funds Details | Displays the advance against uncollected funds Details |
| Initial Funding Details | Displays the initial funding details |
| Validation Details | Displays the validation details. |
| Legal Opinion | Displays the legal opinion. |
| Assessment Summary | Displays the assessment summary. |
| Collateral Perfection Details | Displays the collateral perfection details. |
| Approval Details | Displays the approval details. |



| Data Segment | Description |
|-----------------------|--|
| 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, requirement for any additional document and so on, from the customer. For more information on Request Clarification , refer to the section Request Clarification . |
| Back | Click Back to navigate to the previous data segment within a stage. |
| Next | Click Next to navigate to the next data segment, after successfully capturing the data. The system will validate 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. NOTE: Next is deactivated in the Summary screen as the capture of data across all the data segments in this stage are completed. |
| 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. |

| 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 close the application without saving. |

Supervisor can verify the KYC Verification status of the Customer from the **Customer 360** in the Header. Only if the KYC Status is 'Success' will the application be allowed to proceed further. Click '**Submit**' to submit the Application Approval stage and proceed to submit the Account Opening request to Host.

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

 \rightarrow The **Overrides** screen is displayed.

Figure 165: Overrides

| Stage Movement Submission | | × |
|---------------------------|------------------------|---------------------|
| (Overrides | Checklist | Outcome |
| No overrides gener | ated for acceptance. P | lease proceed next. |
| | | |
| | | |
| | | |
| | | Proceed Next |

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



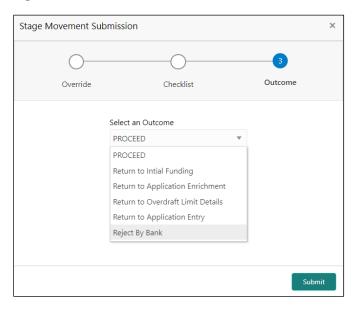
- 3. Click Proceed Next.
 - → The **Checklist** screen is displayed.

Figure 166: Checklist

| Stage Movement Submission | | | | | × |
|---------------------------|------------------------------|---|-------------|-----------|--------|
| (| 0 | 2 | | 3 | ^ |
| Ov | errides | Checklist | 0 | utcome | |
| | Checklist | | | | ^ |
| | Verified the bank policy. | documents provided are as per | ✓ | | |
| | Verify Photo | and Signature | ✓ | | |
| | | ne name on the application is as ument provided. | ✓ | | |
| | Verify the do position | ocuments supporting the financial | > | | |
| | Verify the ac | ddress is as per the supporting | | | ~ |
| | | | | Save & Pr | roceed |

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

- 4. Select the checkbox to accept the checklist.
- 5. Click Save & Proceed.
 - → The **Outcome** screen is displayed.
 - Figure 167: Outcome





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- 6. Select **Proceed** outcome from the drop-down list. Available options are:
 - Proceed
 - Return to Initial Funding
 - Return to Application Enrichment
 - Return to Overdraft Limit Details
 - Return to Application Entry
 - Reject by Bank

Outcomes configured in the Workflow Orchestrator for the business process is available in the drop-down list.

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

→ The **Confirmation** screen is displayed.

Figure 168: Confirmation

| | × |
|--|---|
| | |
| Information submitted successfully | |
| Application Reference Number - 000APP000018402 | |
| Process Reference Number - 000AUTOSV0007248 | |
| Close Go to Free Task | |

On submission of this stage, the Workflow Orchestrator will automatically move this application to the next processing stage, **Account Create on Host** which has been automated. The account will be successfully created in Product Processer, if all the required validation is successful.

In case due to any error the account creation is rejected on Product Processer side, the application moves to the 3.6 Manual Retry Stage.



3.15 Manual Retry Stage

As mentioned earlier, this stage appears in the Free Task only if the Savings Account creation has been rejected by Product Processer and the user has the required access rights for the same.

The Manual Retry Stage comprises of the below data segment:

• 3.15.1 Manual Retry Data Segment

3.15.1 Manual Retry Data Segment

Click **Acquire & Edit** in the **Free Tasks** screen for the application for which Manual Retry stage has to be acted upon.



4 Instant Savings Account Origination Process

Additional Instant Business Process is available wherein various stages in the Reference Flow for Savings Account have been automated.

This allows Instantaneous Account origination from Self-Service Channel such as Oracle Banking Digital Experience for existing Customer who are KYC Compliant and New Customers for whom KYC is completed in Oracle Banking Digital Experience. KYC Type supported for the STP is Identification and Address only and the same has to be configured in Oracle Banking Party Module. Please refer the **Retail Onboarding User Guide** for more details.

Based on whether the Application has been initiated by self-service channel or by a Branch personnel the automatic submission of the stages or skipping of the stages are done by the system.

This process is not applicable for Small and Medium Business customers.

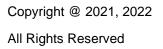
Prerequisite:

- For the automatic submission to work, it is expected that document and checklist are not configured in any of the stages.
- Initial Funding is either not taken for the Account or taken as Account Transfer for which the mode configured has to be 'H' which represents that the selected Account will be debited by the Host as part of the Account Opening Process (Allowed for both Self-Service Channel and Branch Initiated Applications) or Initial Funding is taken via External Bank Account Transfer on self-service channel (This mode is not allowed for Branch Initiated Applications). For more details refer Section 2.7 Initial Funding Configuration in the Configurations User Guide.

In the Instant Savings Account Origination Reference Business Process the stages that have been configured are mentioned below.

• **Application Entry Stage:** On successful submission of the Savings Account Application from self-service channel, the system starts the Application Entry stage without any manual intervention and completes the Data Segment level validation. On successful completion of the validation, the system automatically submits the Application Entry Stage.

Similarly, for the Branch initiated Application also this stage is automatically submitted, if the data segment configured for Application Entry stage are updated in the Application Initiate Stage itself by clicking the 'Application' button in the Product Details Data Segment.





- Account Funding Stage: On successful submission of the Application Entry Stage, system checks if Initial Funding has been updated for the Account Opening or not.
 - The initial funding mode allowed for self-service initiated applications are External Bank Account Transfer and Account Transfer.
 - In case Initial Funding has been taken for the Account via the External Bank Account Transfer in the self-service channel, system starts the Application Funding Stage and validates the Initial Funding Details Data Segment and submits the Application Funding Stage automatically.
 - For Application where the Initial Funding is updated as Account Transfer or where no funding has been taken for the Account, this stage is skipped completely by the system for Application initiated from Self-Service Channel and Branch Initiated Applications.
 - For the Branch Initiated Applications wherein the Initial Funding has been taken in Cash or Other Bank Cheque, this stage has to be manually actioned by the Branch User having access permission for this stage.
- **Application Approval Stage:** System skips this stage for self-service initiated application and submits the application directly to the Product Processor for Account Creation.

However, for Branch initiated Application considering the 4-eye principle, system expects the application to be approved by a Supervisor. Hence this stage, will have to be picked and actioned by the Supervisor User. Supervisor User can either approve or reject the Application. On submission of this stage by selecting 'approve' outcome, system submits the Application to the Product Processor for Account Creation.

• Handoff Retry: Application moves to this stage and appears in the Free Task only if the Savings Account creation has been rejected by Product Processer. User having the required access rights can pick such task and can retry submission to Host after taking required actions on the Failure reason.



5 Error Codes and Messages

This topic contains the error codes and messages.

Table 60: 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 | |



| Error Code | Messages |
|-----------------|---|
| RPM_CMN_APL_015 | Please provide a valid value for Country of residence |
| RPM_CMN_APL_016 | Please provide a valid value for Citizenship |
| RPM_CMN_APL_017 | Empty Request Cannot be Send to Party |
| RPM_CMN_APL_018 | Exception Occured while parsing Json Response |
| RPM_CMN_APL_019 | Exception Occured while Producing even for Kafka |
| RPM_CMN_APL_020 | Please select one communication address for \$1 |
| RPM_CMN_APL_021 | Please provide valid value for Address Type of \$1 |
| RPM_CMN_APL_022 | Please provide valid value for Building Name of \$1 |
| RPM_CMN_APL_023 | Please provide valid value for State of \$1 |
| RPM_CMN_APL_024 | Please provide valid value for City of \$1 |
| RPM_CMN_APL_025 | Please provide valid value for Street Name of \$1 |
| RPM_CMN_APL_026 | Exception occured while fetching applicant count |
| RPM_ODADV_001 | Please provide a value for LimitId |
| RPM_ODADV_002 | Please provide a value for limitAmountCcy |
| RPM_ODADV_003 | Please provide a value for limit Amount |
| RPM_ODADV_004 | Please provide a value for StartDate |
| RPM_ODADV_005 | Please provide a value for EndDate |





| Error Code | Messages |
|---------------|---|
| RPM_ODADV_006 | Please provide a value for CollateralType |
| RPM_ODSEC_001 | Please provide a valid value for Make |
| RPM_ODSEC_002 | Please provide a valid value for Model |
| RPM_ODSEC_003 | Please provide a valid value for InvestmentType |
| RPM_ODSEC_004 | Please provide a valid value for BankName |
| RPM_ODSEC_005 | Please provide a valid value for MaturityDate |
| RPM_ODSEC_006 | Please provide a valid value for BranchName |
| RPM_ODSEC_007 | Please provide a valid value for Attributes |
| RPM_ODSEC_008 | Please provide a valid value for Dimension |
| RPM_ODSEC_009 | Please provide a valid value for Dimension Type |
| RPM_ODSEC_010 | Please provide a valid value for SecurityReferenceNo |
| RPM_ODSEC_011 | Please provide a valid value for BranchCode |
| RPM_ODSEC_012 | Please provide a valid value for AvalLinkageAmountCcy |
| RPM_ODSEC_013 | Please provide a valid value for AvalLinkageAmount |
| RPM_ODSEC_014 | Please provide a value for CollateralType |
| RPM_ODSEC_015 | Please provide a value for CollateralValue |
| RPM_ODUN_001 | Please provide a value for Renew Tod |



| Error Code | Messages |
|-----------------|---|
| RPM_ODUN_002 | Please provide a value for Renew Period Type |
| RPM_ODUN_003 | Please provide a value for Renew Period |
| RPM_ODUN_004 | Please provide a value for Next Renewal Limit CCY |
| RPM_ODUN_005 | Please provide a value for Next Renewal Limit |
| RPM_TC_011 | Error occured while getting uploaded Doc |
| RPM-ACC-DET-001 | Initial funding is allowed but are not captured |
| RPM-ACC-DET-002 | Captured initial funding amount is less than minimum amount |
| RPM-ACC-DET-003 | Initial Funding is not allowed but still captured |
| RPM-ACC-DET-004 | Please provide valid value for currency |
| RPM-ACC-DET-005 | Please provide valid value for branch code |
| RPM-ACC-DET-006 | Currency \$1 is not allowed for this product |
| RPM-ACC-DET-007 | Product code can not be null |
| 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 |



| Error Code | Messages |
|-----------------|---|
| RPM-ATR-001 | Invalid Date Format. Expected yyyy-MM-dd. |
| RPM-CA-001 | Error occurred while parsing from Model to Entity |
| RPM-CM-FLDT-034 | Total Income should not be negative |
| RPM-CM-FLDT-035 | Total Expense should not be negative |
| 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 |



| Error Code | Messages |
|-----------------|--|
| RPM-CMN-APL-033 | Please provide valid value for Date Of Birth of \$1 |
| RPM-CMN-APL-034 | Please provide valid value for Resident Status of \$1 |
| RPM-CMN-APL-035 | Please provide valid value for Citizenship By of \$1 |
| RPM-CMN-APL-036 | Please provide valid value for Unique Id Type of \$1 |
| RPM-CMN-APL-037 | Please provide valid value for Unique Id Number of \$1 |
| RPM-CMN-APL-038 | Customer age should be more than \$1 for \$2 Product. |
| RPM-CMN-APL-039 | Customer age should be less than \$1 for \$2 Product. |
| RPM-CMN-APL-040 | Same Customer cannot be added multiple times as Applicant. |
| RPM-CMN-APL-041 | Please provide valid value for Party Id for \$1 |
| RPM-CMN-APL-042 | Please provide valid value for Short Name for \$1 |
| RPM-CMN-APL-043 | Please provide valid value for Birth Country for \$1 |
| RPM-CMN-APL-044 | \$1 |
| RPM-CMN-APL-045 | \$1 |
| RPM-CMN-APL-046 | Click on 'Cancel' and correct the error or wait for the in- progress party amendment request to be complete to 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 |



| Error Code | Messages |
|-----------------|--|
| RPM-CMN-APL-048 | Please provide valid value for Nationality of \$1 |
| RPM-CMN-APL-049 | Please provide valid value for Prefered Language of \$1 |
| RPM-CMN-APL-050 | Please provide valid value for Prefered 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-CR-003 | Error occured while getting the cart details |
| RPM-INTR-001 | Net Interest Rate is invalid |
| RPM-INTRST-001 | Overall percentage should be equal to 100% |
| RPM-INTRST-002 | Guardian details is required for minor \$1 |
| 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 |



| Error Code | Messages |
|-----------------|---|
| RPM-LO-CMDT-008 | Please provide a valid value for Income Type |
| RPM-LO-CMDT-009 | Please provide a valid value for Employment Type |
| RPM-LO-CMDT-010 | Please provide a valid value for Industry |
| RPM-LO-CMDT-011 | Please provide a valid value for Address Type |
| RPM-LO-CMDT-012 | Please provide a valid value for Process Reference Number |
| RPM-LO-CMDT-013 | Please provide a valid value for Application Number |
| RPM-LO-CMDT-014 | Please provide a valid value for Stage Code |
| RPM-LO-CMDT-015 | Please provide a valid value for Title |
| RPM-LO-CMDT-016 | Please provide a valid value for First Name |
| RPM-LO-CMDT-017 | Please provide a valid value for Last Name |
| RPM-LO-CMDT-018 | Please provide a valid value for Marital Status |
| RPM-LO-CMDT-019 | Please provide a valid value for Date Of Birth |
| RPM-LO-CMDT-020 | Please provide a valid value for Gender |
| RPM-LO-CMDT-021 | Please provide a valid value for Unique Id No |
| RPM-LO-CMDT-022 | Please provide a valid value for Seq No |
| RPM-LO-CMDT-023 | Please provide a valid value for Email |
| RPM-LO-CMDT-024 | Please provide a valid value for CIF Number |



| Error Code | Messages |
|-----------------|--|
| RPM-LO-CMDT-025 | Single Installment is supported only for Bullet repayment |
| RPM-LO-CMDT-026 | No Business Product found this Process Reference Number |
| RPM-LO-CMDT-027 | Please provide valid value for Employee Agreement |
| RPM-LO-CMDT-028 | Please provide valid value for Organization Category |
| RPM-LO-CMDT-029 | Please provide valid value for Demographics |
| RPM-LO-CMDT-030 | Please provide valid value for Employment Start Date. |
| RPM-LO-CMDT-031 | Please provide valid value for Industry Type . |
| RPM-LO-CMDT-032 | Please provide valid value for Organization Name . |
| RPM-LO-CMDT-033 | Please provide valid value for Employee Type . |
| RPM-LO-CMN-001 | Process Reference Number cannot be null |
| RPM-LO-CMN-002 | Error in parsing date |
| RPM-LO-CMN-003 | Offer Issue Details not found for this Process Reference number |
| RPM-LO-CMN-004 | Offer Accept/Reject Details not found for this Process Reference number |
| 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 |



| Error Code | Messages |
|-----------------|---|
| RPM-LO-CMN-007 | Charge Details not found for this Process Reference number |
| RPM-LO-CMN-008 | Repayment Details not found for this Process Reference number |
| RPM-LO-CMN-009 | Assessment Details not found for this Process Reference number |
| RPM-LO-CMN-010 | Asset Details not found for this Process Reference number |
| RPM-LO-CMN-011 | Mortgage Valuation Details not found for this Process Reference number |
| RPM-LO-CMN-012 | Disbursement Details not found for this Process Reference number |
| RPM-LO-CMN-013 | Vehicle Details not found for this Process Reference number |
| RPM-LO-CMN-014 | Collateral Details not found for this Process Reference number |
| RPM-LO-CMN-015 | Interest Details not found for this Process Reference number |
| RPM-LO-FLDT-001 | Income Amount should not be negative |
| RPM-LO-FLDT-002 | Expense Amount should not be negative |
| RPM-LO-FLDT-003 | Total Income Amount is not equal to Individual Incomes |
| RPM-LO-FLDT-004 | Total Expense Amount is not equal to Individual Expenses |



| Error Code | Messages |
|-----------------|--|
| RPM-LO-FLDT-005 | Net Amount is not equal to Total Income Amount minus Total Expense Amount |
| RPM-LO-FLDT-006 | Income should be greater than zero |
| RPM-LO-FLDT-007 | Expense should be greater than zero |
| RPM-LO-FLDT-008 | Asset Amount should be greater than zero |
| RPM-LO-FLDT-009 | Liability Amount should be greater than zero |
| RPM-LO-FLDT-010 | Total Asset Amount is not equal to Individual Assets |
| RPM-LO-FLDT-011 | Total Liability Amount is not equal to Individual Liabilities |
| RPM-LO-FLDT-012 | Please provide a valid value for Parent Or Guardian Details |
| RPM-LO-FLDT-013 | Please provide a valid value for Basic Details |
| RPM-LO-FLDT-014 | Please provide a valid value for Income Details |
| RPM-LO-FLDT-016 | Please provide a valid value for Expense Details |
| RPM-LO-FLDT-018 | Please provide a valid value for Income Type |
| RPM-LO-FLDT-019 | Please provide a valid value for Total Income Amount |
| RPM-LO-FLDT-020 | Please provide a valid value for Expense Type |
| RPM-LO-FLDT-021 | Please provide a valid value for Total Expense Amount |
| RPM-LO-FLDT-022 | Please provide a valid value for Asset Type |

ORACLE

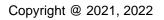
| Error Code | Messages |
|-----------------|---|
| RPM-LO-FLDT-023 | Please provide a valid value for Net Amount |
| RPM-LO-FLDT-024 | Please provide a valid value for Liability Type |
| RPM-LO-FLDT-026 | Please provide a valid value for Seq Income No |
| RPM-LO-FLDT-027 | Please provide a valid value for Seq Expense No |
| RPM-LO-FLDT-028 | Please provide a valid value for Seq Asset No |
| RPM-LO-FLDT-029 | Please provide a valid value for Seq Liability No |
| RPM-LO-FLDT-030 | Please provide a valid value for Seq Basic Details No |
| RPM-LO-FLDT-031 | Please provide a valid value for Seq Parent Details No |
| RPM-LO-FLDT-036 | Net Amount should be greater than zero |
| RPM-LO-PODT-023 | Approved OD Limit amount not equal to the sum of the respective OD Limit Amount requested |
| RPM-MNDT-001 | Amount_To should not be null if Amount_From is given |
| RPM-MNDT-002 | Amount_From should not be null if Amount_To is given |
| RPM-MNDT-003 | Amount_To should be greater than Amount_From |
| RPM-MNDT-004 | Invalid Mode of operation value |
| RPM-MNDT-005 | Amount From and Amount to both are required |
| RPM-MNDT-006 | Mandate Details list can not be empty for as per mandate |



| Error Code | Messages |
|--------------|--|
| RPM-MNDT-007 | Required number of signatory should be greater than 0 |
| RPM-MNDT-008 | Mode of operation can not be null |
| RPM-PD-001 | generateSequenceNumber : Entity cannot be null |
| RPM-PD-002 | Sequence Generator failed to generate the reference number |
| RPM-PD-003 | businessProductCode cannot be null |
| RPM-PD-004 | Error while fetching Business Process |
| RPM-PD-005 | Error while Fetching the Business Products |
| RPM-PD-006 | Error 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 |



| Error Code | Messages |
|------------|--|
| RPM-PD-015 | Unable to update stages |
| RPM-PD-016 | Application Number, Process Code and Stagecode are mandatory |
| RPM-PD-017 | Unable to update task to complete |
| RPM-PD-018 | Error occured while fetching Summary details |
| RPM-PD-019 | Datasegment is Mandatory |
| RPM-PD-020 | Error occured while fetching Summary details |
| RPM-PD-021 | Error while getting datasegments from TC |
| RPM-PD-022 | Error occured while acquiring the task |
| 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 |





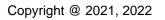
| Error Code | Messages |
|-----------------|---|
| RPM-PD-031 | Multiple products of the product type \$1 cannot be selected |
| RPM-PD-032 | Cannot cancel the application as one or more process has crossed irrevocable stages |
| RPM-PD-033 | Mandatory Datasegments \$1 are missing for the reference number \$2 |
| RPM-PD-034 | Datasegment Code(s) is missing for \$1 for the reference number \$2 |
| RPM-PD-035 | Loan offer accept/reject is not applicable for the given application |
| RPM-PD-036 | Unable to proceed as the application is already being processed by the bank |
| RPM-PR-001 | Error occured while getting the cart details |
| RPM-SA-AVL-001 | Please provide a valid value for USer- Recommendation/Action |
| RPM-SA-INIT-01 | Failed to Initialize |
| RPM-SAV-001 | Transaction status is not completed |
| RPM-SAV-ACC-001 | No Branch mapped to this business product. |
| RPM-SAV-AST-001 | No OD Limit details found for this process Ref no |
| RPM-SAV-AST-002 | The system recommended decision in invalid |



| Error Code | Messages |
|-----------------|--|
| RPM-SAV-AUD-001 | Advance Against Uncollected Funds Details are not captured |
| RPM-SAV-BP-001 | businessProductCode cannot be null |
| RPM-SAV-BP-002 | No Currency mapped to this business product |
| RPM-SAV-BP-003 | No Product preference mapped to business product \$1 |
| RPM-SAV-BP-004 | No Product preference component DTO found for business product \$1 |
| RPM-SAV-BP-005 | No Configuration found for given Business Product Code |
| RPM-SAV-CMN-001 | No Account details found for this process Ref no |
| RPM-SAV-CMN-002 | Product Details is empty |
| RPM-SAV-CMN-003 | UDE is not found for this component |
| RPM-SAV-CMN-004 | The flags are null from business product |
| RPM-SAV-CMN-005 | No resolved values received from Host |
| RPM-SAV-CMN-006 | Hand off host status or KYC status are invalid |
| RPM-SAV-CMN-007 | handoff failed with customer module |
| RPM-SAV-CMN-008 | CasaComponent list is empty |
| RPM-SAV-CMN-009 | Casa UdeList is empty |
| RPM-SAV-CMN-010 | No Interest in CasaComponent List |



| Error Code | Messages | |
|-----------------|---|--|
| RPM-SAV-CMN-011 | No Charge in CasaComponent List | |
| RPM-SAV-CMN-012 | No Data in charge slab | |
| RPM-SAV-CMN-013 | One or more applicants KYC status is not completed | |
| RPM-SAV-CMN-014 | One or more applicants Handoff status is not completed | |
| RPM-SAV-CMN-015 | Branch Code \$1 is invalid | |
| RPM-SAV-CMN-016 | Please provide a valid value for Process Reference Number | |
| RPM-SAV-CMN-017 | Please provide a valid value for Application Number | |
| RPM-SAV-CMN-018 | Please provide a valid value for Stage Code | |
| RPM-SAV-CMN-019 | Date of birth can not be future date | |
| RPM-SAV-CMN-020 | Please provide valid value for date of birth | |
| RPM-SAV-CMN-021 | Invalid Date Format. Expected yyyy-MM-dd | |
| RPM-SAV-CMN-022 | Code can not be null or empty while calling maintenance | |
| RPM-SAV-CMN-023 | Key can not be null or empty while calling maintenance | |
| RPM-SAV-CMN-024 | Json Parse Exception | |
| RPM-SAV-COM-001 | Process ref no can not be null | |
| RPM-SAV-INI-001 | MiscGlCreditData cannot be null | |
| RPM-SAV-INI-002 | Error while fetching status from Teller module | |





| Error Code | Messages | |
|-----------------|--|--|
| RPM-SAV-INI-003 | Error while fetching MiscGICreditData from Teller module | |
| RPM-SAV-INI-004 | Teller transaction status is incomplete | |
| RPM-SAV-INI-005 | Please provide a valid value for transaction reference number. | |
| RPM-SAV-INI-006 | Please provide a valid value for transaction status. | |
| RPM-SAV-NOM-001 | Overall percentage should be equal to 100% | |
| RPM-SAV-NOM-002 | Guardian details is required for \$1 | |
| RPM-SAV-NOM-003 | Nominee Details are not captured | |
| RPM-SAV-NOM-004 | Please provide valid value for isMinor | |
| RPM-SAV-NOM-005 | Age of nominee is more than configured minor age, Can not set isMinor flag as Y | |
| RPM-SAV-NOM-006 | Age of nominee is less than configured minor age, Can not set is Minor flag as N | |
| RPM-SAV-NOM-007 | Please provide valid value of first name | |
| RPM-SAV-NOM-008 | Please provide valid value of last name | |
| RPM-SAV-NOM-009 | Please provide valid value of title | |
| RPM-SAV-NOM-010 | Please provide valid value of relation type | |
| RPM-SAV-NOM-011 | Address can not be null | |



| Error Code | Messages | |
|-----------------|--|--|
| RPM-SAV-NOM-012 | Please provide valid value for country | |
| RPM-SAV-NOM-013 | Please provide valid value for Pin code | |
| RPM-SAV-NOM-014 | Please provide valid value for Address Line 1 | |
| RPM-SAV-NOM-015 | A Minor can not be a guardian | |
| RPM-SAV-ODL-001 | Temporary OD Limit information is not allowed for this product | |
| RPM-SAV-ODL-002 | Uncollected fund information is not allowed for this product | |
| RPM-SAV-ODL-003 | Unsecured OD Limit information is not allowed for this product | |
| RPM-SAV-ODL-004 | Please provide valid value for Limit Type | |
| RPM-SAV-PRF-001 | Card is not allowed for this business product | |
| RPM-SAV-PRF-002 | Cheque Book is not allowed for this product | |
| RPM-SAV-PRF-003 | Passbook is not allowed for this product | |
| RPM-SAV-PRF-004 | Internet banking is not allowed for this business product | |
| RPM-SAV-PRF-005 | Mobile Banking is not allowed for this business product | |
| RPM-SAV-PRF-006 | Kiosk is not allowed for this business product | |
| RPM-SAV-PRF-007 | Phone banking is not allowed for this business product | |
| RPM-SAV-TOD-001 | Temporary OD Limit Details are not captured | |



| Error Code | Messages | |
|-----------------|---|--|
| RPM-TO-001 | Mandatory Checklist(s) - \$1 | |
| RPM-TO-020 | Mandatory Document(s) - \$1 | |
| RPM-SAV-ACC-001 | No Branch mapped to this business product. | |
| RPM-SAV-ACC-002 | Please provide a valid value for Cheque Number | |
| | | |
| RPM-SAV-ACC-003 | Please provide a valid value for Cheque Date | |
| RPM-SAV-ACC-004 | Please provide a valid value for Cheque Routing Number | |
| RPM-SAV-ACC-005 | Please provide a valid value for General Ledger code. | |
| RPM-SAV-ACC-008 | Missing Configuration :: CASA_FundBy_OtherBankCheque | |
| RPM-SAV-ACC-009 | Incorrect Configuration :: CASA_FundBy_Cash | |
| RPM-SAV-ACC-010 | Missing Configuration :: CASA_FundBy_Cash | |
| RPM-SAV-ACC-011 | Incorrect Configuration :: CASA_FundBy_Account | |
| RPM-SAV-ACC-012 | Missing Configuration :: CASA_FundBy_Account | |
| RPM-SAV-ACC-013 | Incorrect Configuration :: CASA_FundBy_OtherBankCheque | |
| | | |



6 Annexure – Advices

6.1 Account Creation

Bank Name Branch

Date:

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

Sub: Account Creation

Dear Sir/Madam,

We are happy to inform you that your Savings Account Creation has been completed. Your Savings account number is <XXXXXXXXXXXXXXX>.

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

Yours faithfully,

<Manager Name>

<Bank Name>



6.2 Offer Issue

Bank Name Branch Name Date

To,

Customer Name Address Line1 Address Line2 State City Pincode

Atten: Mr/Mrs. Customer Name(s)

Re: Offer Approval - Saving Account with overdraft limit

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 +="" amount="" approved=""></currency> |
|--------------------|---|
| Approved Date | : <offer date="" issue=""> (DD-MM-YYYY)</offer> |
| Overdraft Tenor | : <tenure> Months</tenure> |
| Offer Valid Period | : <offer expiry="" period=""> <offer expiry="" term=""></offer></offer> |
| Interest Rate | : <latest effective="" interest="" rate=""> %</latest> |
| Fee Amount | : <total charges=""></total> |

Collateral Details

| Туре | Amount | Currency Code | |
|-----------------------------------|-------------------------------------|--|--|
| <collateral type=""></collateral> | <collateral amount=""></collateral> | <collateral code="" currency="" value=""></collateral> | |

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, <Branch Name>

We <Customer Name>, hereby accept the offer with the above terms and Condition.

Name: Signature: Date:

Place:

6.3 Application Form with OD

Application Number: <XXXXXXXXXXXXX>

Application Branch: <XXX> <Branch>

Date: YYYY-MM-DD

Applicants:

Applicant 1

Applicant 2

Product Details

Application Type: <New>

Product: < Product Name>

Fund Account: <Y> or <N>

Overdraft Requested: <Y> or <N>

Amount: <XXXXXX>

Personal Details

| Applicant | Gender | Date of Birth | Resident | Nationality | Birth Country | ID Туре |
|-------------|---------------------------------------|------------------|-----------------|-----------------|------------------|-----------------|
| Applicant 1 | <male> / <female></female></male> | YYYY- MM-DD | <xxxxx></xxxxx> | <xxxxx></xxxxx> | <xxxxx></xxxxx> | <xxxxx></xxxxx> |
| Applicant 2 | <male> / <female></female></male> | YYYY- MM-DD | <xxxxx></xxxxx> | <xxxxx></xxxxx> | <xxxxx></xxxxx> | <xxxxx></xxxxx> |

Employment Details

Employee Name: Mr. < Applicant 1 Name>

Employer Name: <XYZ>

Organization Category: <XYZ>

Current Employment: <XYZ>

Employment Type :< Full Time> or <Part Time>



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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. < Applicant 2 Name>

Employer Name: <XYZ>

Organization Category: <XYZ>

Current Employment: <XYZ>

Employment Type :< Full Time> or <Part Time>

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 (Currency: GBP)

| Asset Type | Asset Amount |
|------------|--------------|
| House | XXX |
| Deposit | XXX |
| Vehicle | XXX |
| Other | XXX |



| Asset Type | Asset Amount |
|------------|--------------|
| House | XXX |
| Deposit | XXX |
| Vehicle | XXX |
| Other | XXX |

| Liabilities Type | Liabilities Amount |
|-------------------------|--------------------|
| Property Loan | XXX |
| Vehicle Loan | XXX |
| Credit Card Outstanding | XXX |
| Overdrafts | XXX |
| Personal Loan | XXX |
| 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 |
|-------------------|---------------|
| Salary | XXX |
| Interest Amount | XXX |
| Rentals | XXX |
| Business | XXX |
| Cash Gifts | XXX |
| Other | XXX |
| Business | XXX |
| Pension | XXX |
| Investment Income | XXX |
| Agriculture | XXX |
| Salary | XXX |
| Interest Amount | XXX |
| Rentals | XXX |
| Business | XXX |
| Cash Gifts | XXX |
| Other | XXX |
| Business | XXX |

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| Pension | XXX |
|-------------------|-----|
| Investment Income | XXX |
| Agriculture | XXX |

| Expense Type | Expense Amount |
|----------------------|----------------|
| Loan Payments | XXX |
| Utility Payments | XXX |
| Insurance Payments | XXX |
| Credit Card Payments | XXX |
| Rentals | XXX |
| House | XXX |
| Vehicle | XXX |
| Fuel | XXX |
| Other | XXX |
| Medical | XXX |
| Education | XXX |
| Loan Payments | XXX |
| Utility Payments | XXX |
| Insurance Payments | XXX |
| Credit Card Payments | XXX |
| Rentals | XXX |



| House | XXX |
|-----------|-----|
| Vehicle | XXX |
| Fuel | XXX |
| Other | XXX |
| Medical | XXX |
| Education | XXX |

Nominee Details

| Name | Relationship | Dateofbirth | Percentage | Guaradian | Address |
|---|---|-------------|--|----------------|-----------------------------|
| <nominee< td=""><td><nominee< td=""><td>YYYY-MM-</td><td><shared< td=""><td><yes> or</yes></td><td><nominee< td=""></nominee<></td></shared<></td></nominee<></td></nominee<> | <nominee< td=""><td>YYYY-MM-</td><td><shared< td=""><td><yes> or</yes></td><td><nominee< td=""></nominee<></td></shared<></td></nominee<> | YYYY-MM- | <shared< td=""><td><yes> or</yes></td><td><nominee< td=""></nominee<></td></shared<> | <yes> or</yes> | <nominee< td=""></nominee<> |
| Name> | Relationship> | DD | Percentage> | <no></no> | Address> |

Unsecured OD Details

Requested Limit

<XXX>

Mandate Details

Mode of Operation

<XYZ>

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.

Privacy Statement

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. 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 group. When you have asked us to do so when we are authorised 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. Generally, our companies in the group will use and disclose your personal information for 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 .com.au or by visiting any of our branches. Our Privacy Policy can also be found on our website at .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:

close 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 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 to assess this application for credit. I/We further consent to and acknowledge that 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 to make any enquiries it considers necessary to verify the information provided in this application and in support of this application agree to , in accordance with the Privacy Statement included in this application and the Privacy Policy consent to the disclosures set out in the Authority to Obtain Credit Information consent to 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 transmitting my/our personal information by electronic means

| Applicant | Date | Signature |
|------------------------------|------------|-----------|
| <applicant 1=""></applicant> | YYYY-MM-DD | |
| <applicant 2=""></applicant> | YYYY-MM-DD | |



6.4 Application Form without OD

Application Number: <XXXXXXXXXXXXX>

Application Branch: <XXX> <Branch>

Date: YYYY-MM-DD

Applicants:

Applicant 1

Applicant 2

Product Details

Application Type: <New>

Product: < Product Name>

Fund Account: <Y> or <N>

Overdraft Requested: <Y> or <N>

Amount: <XXXXXX>

Personal Details

| Applicant | Gender | Date of Birth | Resident | Nationality | Birth Country | ID Type |
|-------------|---------------------------------------|------------------|-----------------|-----------------|------------------|-----------------|
| Applicant 1 | <male> / <female></female></male> | YYYY- MM-DD | <xxxxx></xxxxx> | <xxxxx></xxxxx> | <xxxxx></xxxxx> | <xxxxx></xxxxx> |
| Applicant 2 | <male> / <female></female></male> | YYYY- MM-DD | <xxxxx></xxxxx> | <xxxxx></xxxxx> | <xxxxx></xxxxx> | <xxxxx></xxxxx> |

Nominee Details

| Name | Relationship | Dateofbirth | Percentage | Guaradian | Address |
|---|---|-------------|--|----------------|-----------------------------|
| <nominee< td=""><td><nominee< td=""><td>YYYY-MM-</td><td><shared< td=""><td><yes> or</yes></td><td><nominee< td=""></nominee<></td></shared<></td></nominee<></td></nominee<> | <nominee< td=""><td>YYYY-MM-</td><td><shared< td=""><td><yes> or</yes></td><td><nominee< td=""></nominee<></td></shared<></td></nominee<> | YYYY-MM- | <shared< td=""><td><yes> or</yes></td><td><nominee< td=""></nominee<></td></shared<> | <yes> or</yes> | <nominee< td=""></nominee<> |
| Name> | Relationship> | DD | Percentage> | <no></no> | Address> |



Mandate Details

Mode of Operation

<XYZ>

Privacy Statement

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Purpose of collection

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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 i.e. 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. 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 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.

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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 .com.au or by visiting any of our branches. Our Privacy Policy can also be found on our website at .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:

close 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 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 to assess this application for credit. I/We further consent to and acknowledge that 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 to make any enquiries it considers necessary to verify the information provided in this application and in support of this application agree to , in accordance with the Privacy Statement included in this application and the Privacy Policy consent to the disclosures set out in the Authority to Obtain Credit Information consent to 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 transmitting my/our personal information by electronic means

| Applicant | Date | Signature |
|------------------------------|------------|-----------|
| <applicant 1=""></applicant> | YYYY-MM-DD | |



| <applicant 2=""></applicant> | YYYY-MM-DD | |
|------------------------------|------------|--|
|------------------------------|------------|--|



7 Functional Activity Codes Glossary

- 1. Account Funding Stage (pg. 119)- RPM_FA_SAVORG_FUND
- 2. Application Enrichment Stage (pg. 108) RPM_FA_SAVORG_ENRCH
- 3. Application Entry Stage (pg. 8) RPM_FA_SAVORG_APPEN
- 4. Overdraft Limit Stage (pg. 93) RPM_FA_OVERDRAFT_LIMIT
- 5. Application Approval Stage (pg. 128) RPM_FA_SAVORG_APPRV
- 6. Underwriting (pg. 128) RPM_FA_CA_APP_UNDWT
- 7. Application Assessment Stage (pg. 143) RPM_FA_CA_APP_ASSMNT
- 8. Manual Credit Assessment Stage (pg. 160) RPM_FA_CA_APP_CREDIT_ASSMT
- 9. Manual Credit Decision Stage (pg. 169) RPM_FA_CA_APP_CREDIT_DECN
- 10. Account Parameter Setup Stage (pg. 179) RPM_FA_CA_APP_ACC_PARAM
- 11. Supervisor Application Approval Stage (pg. 186) RPM_FA_CA_APP_APPRV
- 12. Offer Issue Stage (pg. 195) RPM_FA_SAV_OFFERISSUE
- 13. Offer Accept / Reject Stage (pg. 208) RPM_FA_SAV_OFFACCEPT
- 14. Post Offer Amendment Stage (pg. 218) RPM_FA_SAV_POSTAMEND

