Operations User Guide

Oracle Banking Origination Cloud Service

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Operations User Guide

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Contents

1 Preface

1.1 Introduction

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

1.2 Audience

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

1.3 Document Accessibility

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

1.4 Acronyms and Abbreviations

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

Table 1: Acronyms Table

Abbreviation	Description
IPA	In-Principle Approval
DS	Data Segment
SMB	Small and Medium Business

1.5 List of Topics

This user manual is organized as follows:

Table 2: List of Topics

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

1.6 Related Documents

The related documents are as follows:

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

1.7 Symbols

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

Table 3: Symbols

Icons	Function
	Exit
	Add row

2 Oracle Banking Origination

2.1 Introduction

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

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

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

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

- 2.2 Product Catalogue
- 2.3 Application Initiation
- 2.4 In-Principle Approval
- 2.5 Action Tabs
- 2.6 Tasks

2.2 Product Catalogue

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

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

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

The Product catalogue are described in the below sections:

- 2.2.1 Product Catalogue – Home
- 2.2.2 Product List
- 2.2.3 Product Details
- 2.2.4 Compare Products
- 2.2.5 Cart Operations

2.2.1 Product Catalogue – Home

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

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

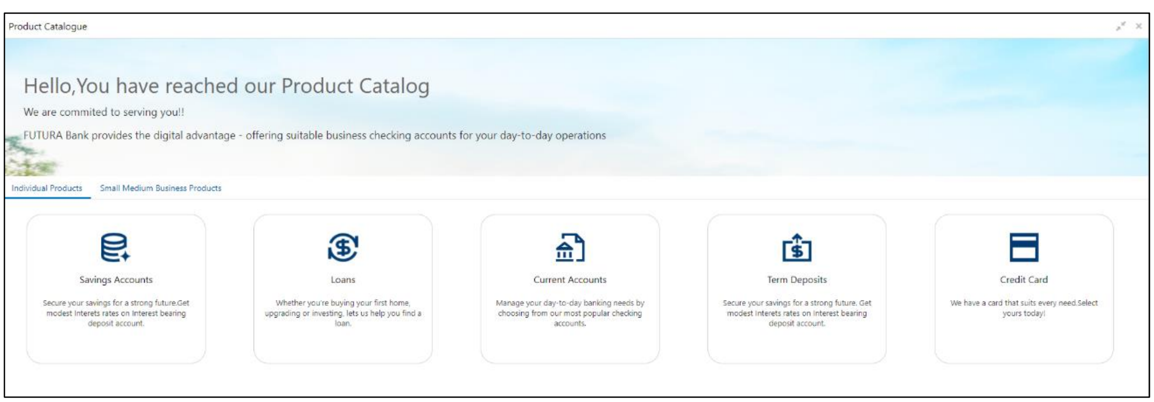
Prerequisite

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

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

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

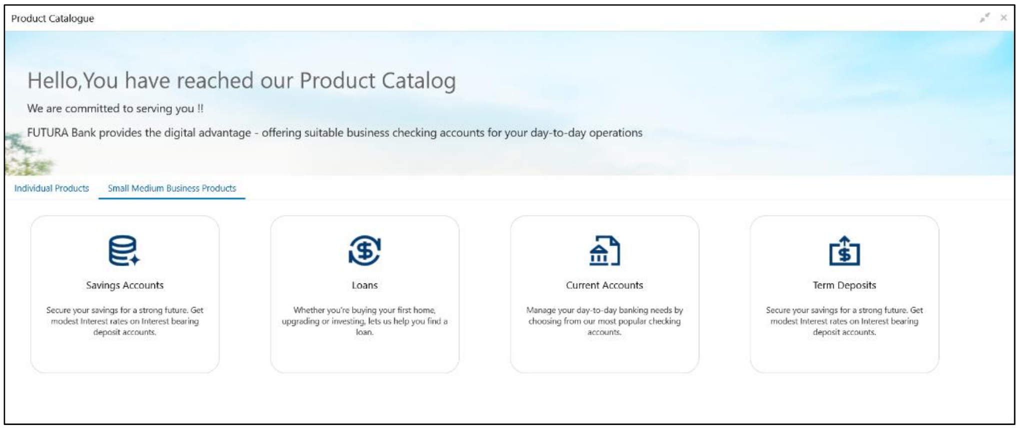
Figure 1: Product Catalogue – Individual Products



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

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

Figure 2: Product Catalogue – Small Medium Business Products



2.2.2 Product List

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

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

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

Figure 3: Savings Accounts – Individual Products

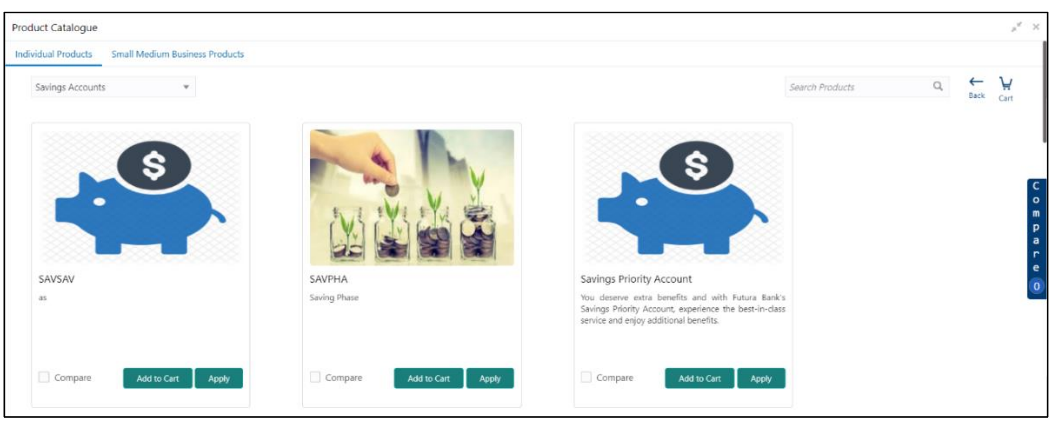
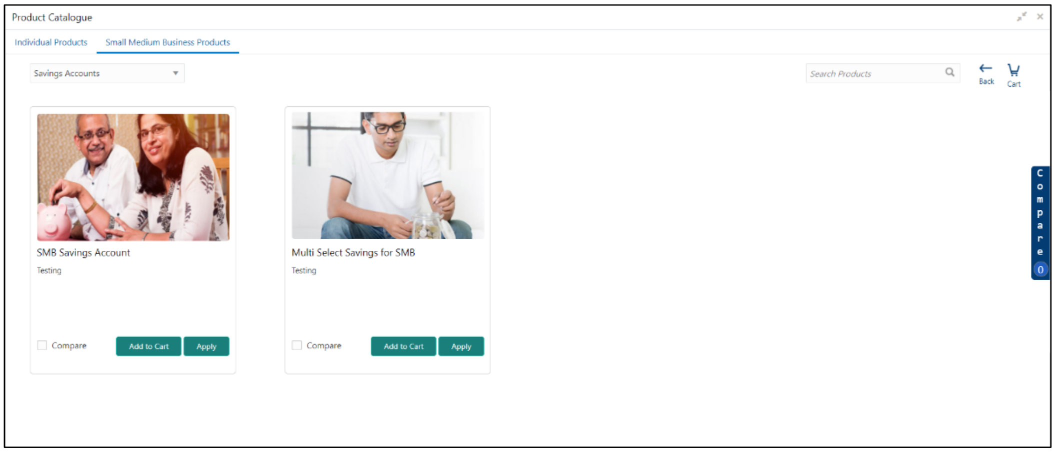


Figure 4: Savings Accounts – Small and Medium Business Products



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

   → The **Loans** screen is displayed.

Figure 5: Loans – Individual Products

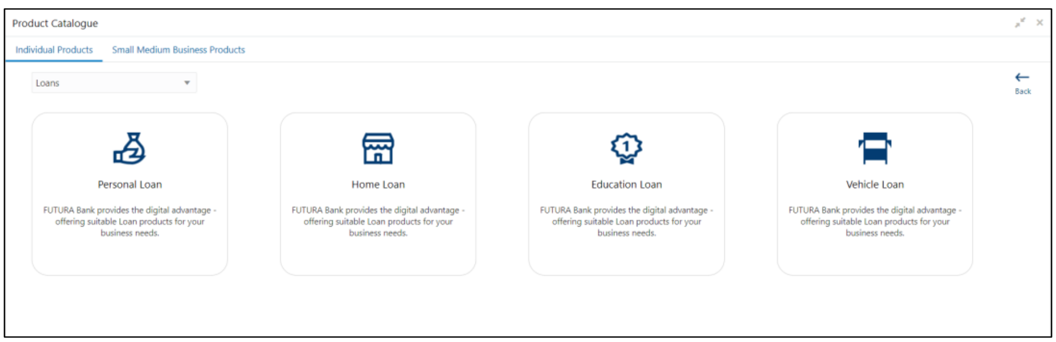
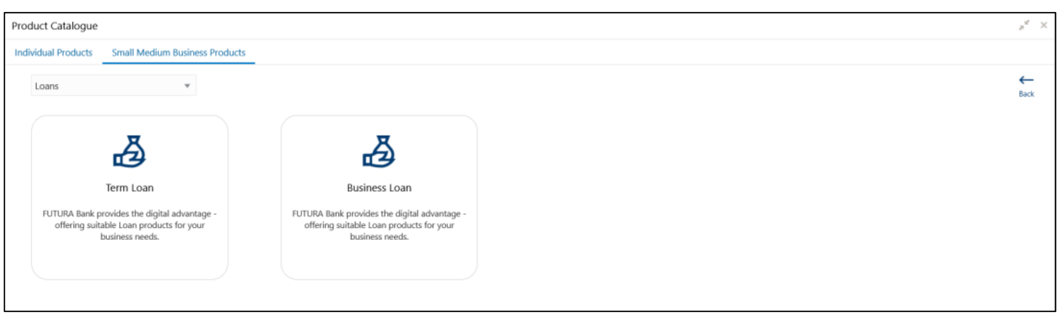


Figure 6: Loans - Small and Medium Business Products



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

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

Figure 7: Personal Loan

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

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

Figure 8: Business Loan

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

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

Figure 9: Current Accounts - Individuals

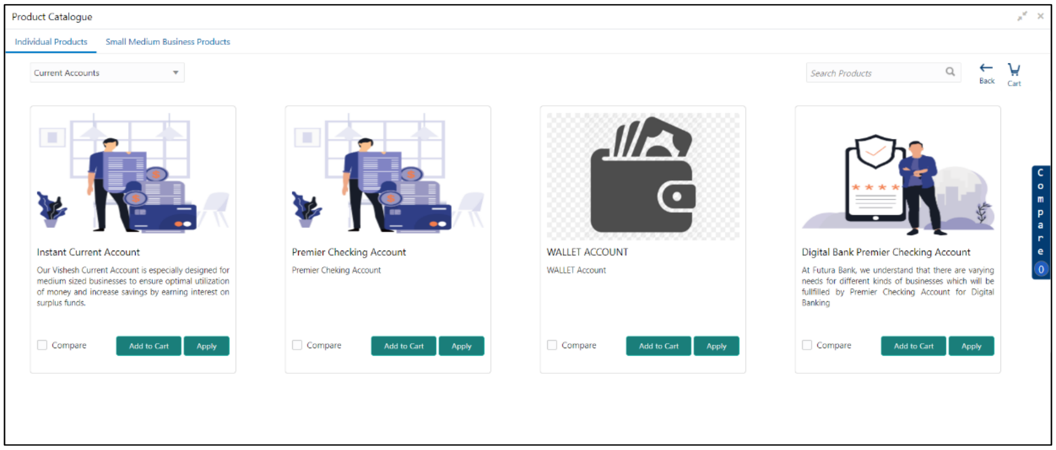
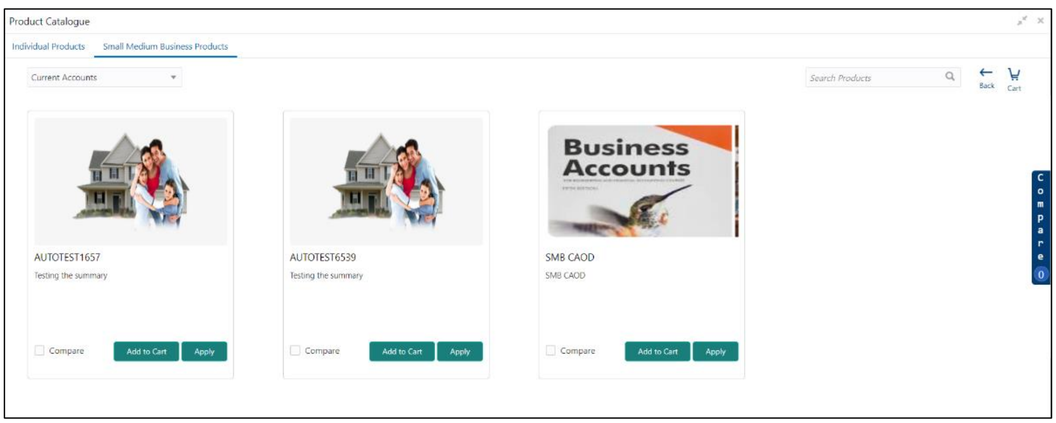


Figure 10: Current Accounts – Small and Medium Business (SMB)



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

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

   Figure 11: Term Deposits - Individuals

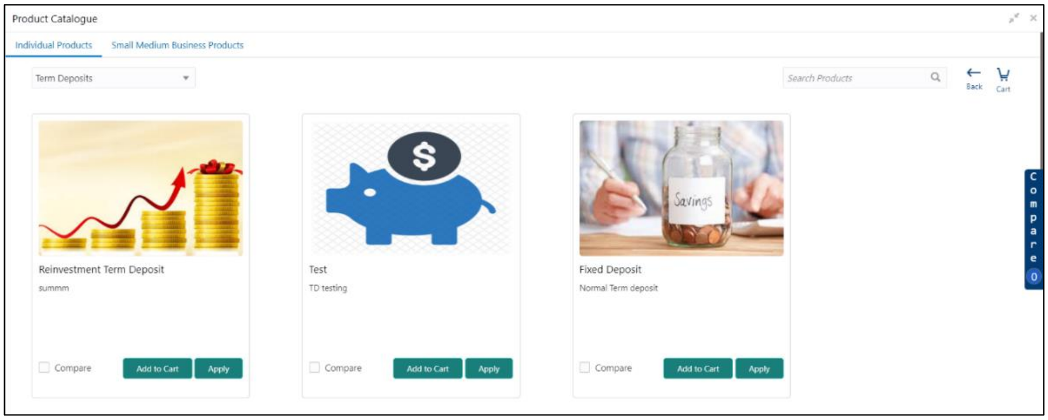
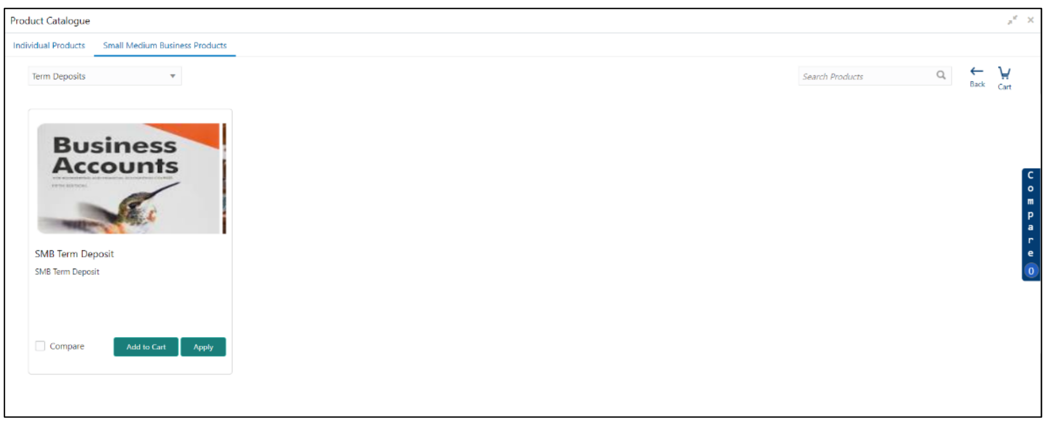


   Figure 12: Term Deposits – Small and Medium Business (SMB)



7. Select the specific business product.

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

   - Product Image
   - Business Product Name
   - Short description of the Product

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

2.2.3 Product Details

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

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

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

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

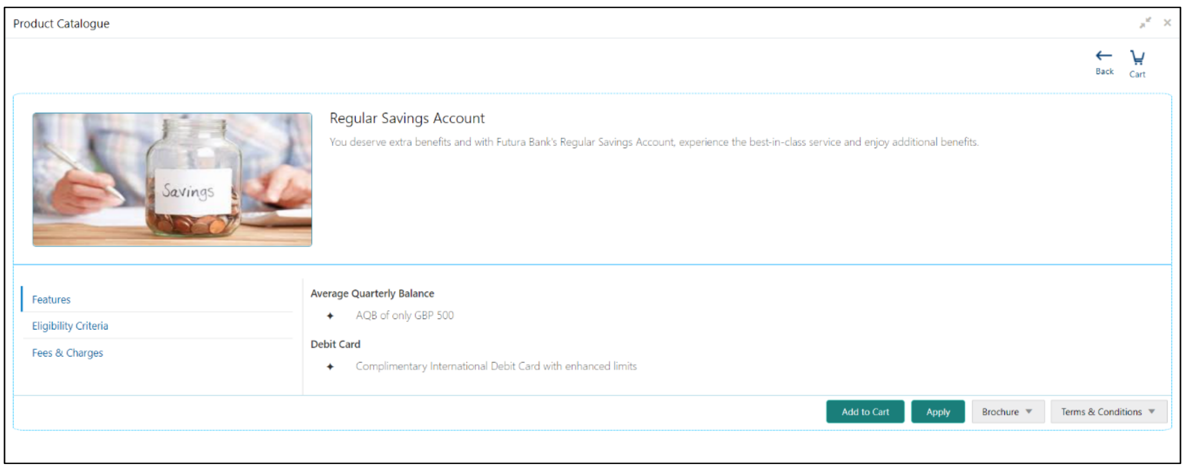
3. Select the product type and select the specific business product.

Prerequisite

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

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

Figure 13: Savings Account Product Details

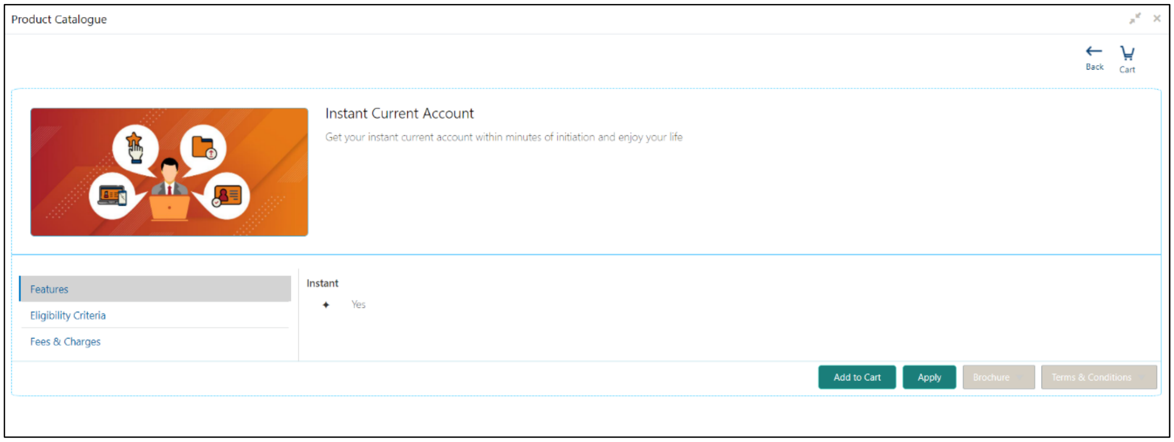


Prerequisite

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

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

Figure 14: Current Account Product Details

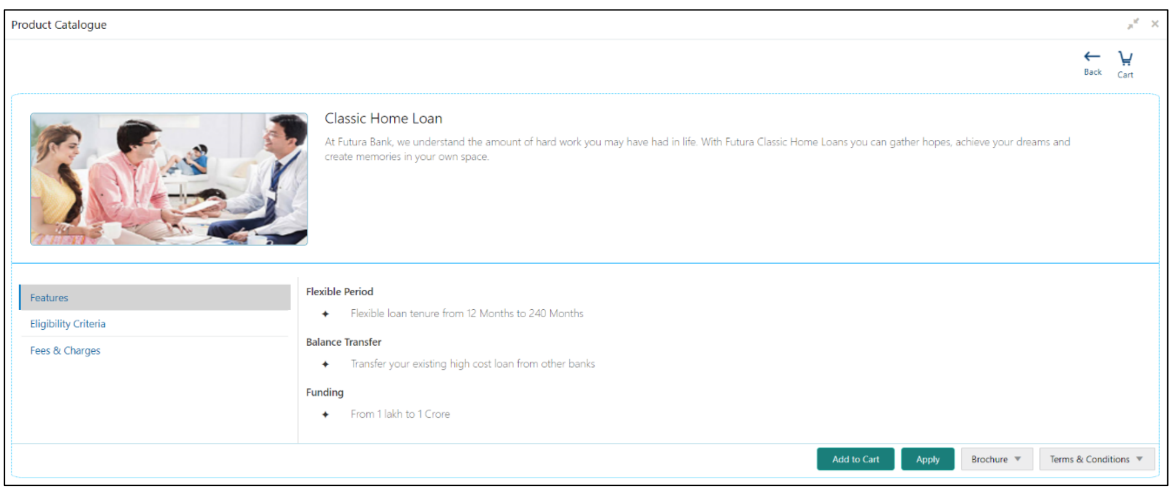


Prerequisite

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

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

Figure 15: Loan Account Product Details

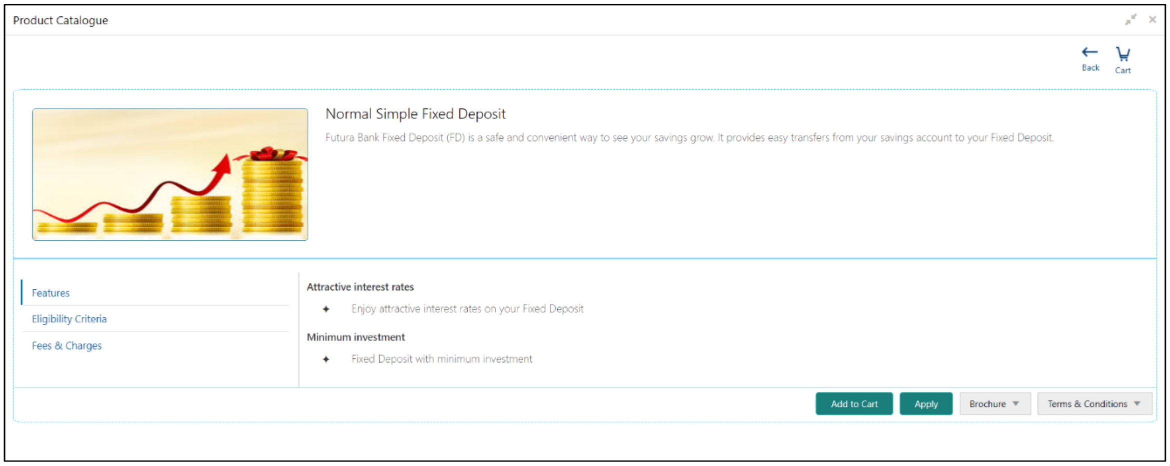


Prerequisite

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

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

Figure 16: Term Deposit Product Details



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

Table 4: Product Details – Field Description

Field	Description
Product Image	Displays the product image.
Business Product Name	Displays the business product name.
Product Description	Displays a short description of the business product.
Features	The various features updated for the business product are displayed. The system can display multiple statements for a feature name.
Eligibility Criteria	The various eligibility criteria updated for the business product is displayed. The system can display multiple statements for eligibility name.
Fees & Charges	The various Fees & Charges updated for the business product is displayed. The system can display multiple statements for fee & charges name.

Field	Description
Add to Cart	It allows to add the selected product to the cart.
Apply Now	It allows to initiate the origination process for the selected product directly.
Brochure	It allows to view or download the product brochure.
Terms & Conditions	It allows to view or download the Terms & Condition document for the business product.

2.2.4 Compare Products

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

Prerequisite

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

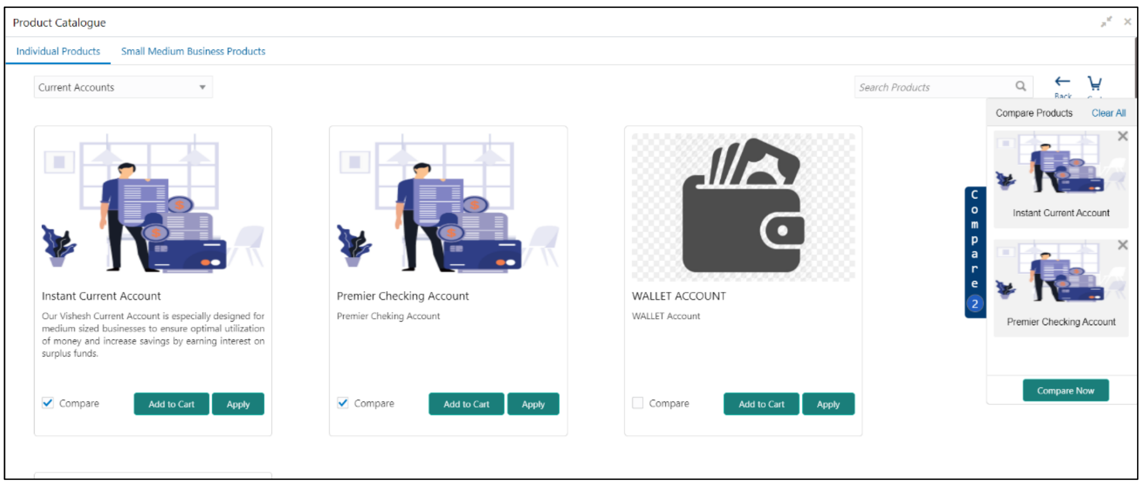
1. From **Home screen,** click **Retail Banking.** Under **Retail Banking,** click **Operations.**
2. Under **Operations,** click **Product Catalogue**.

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

3. Select the product type. Select **Compare** checkbox to select the business products.

   → The **Compare Products** Pop-up is displayed with the selected business products.

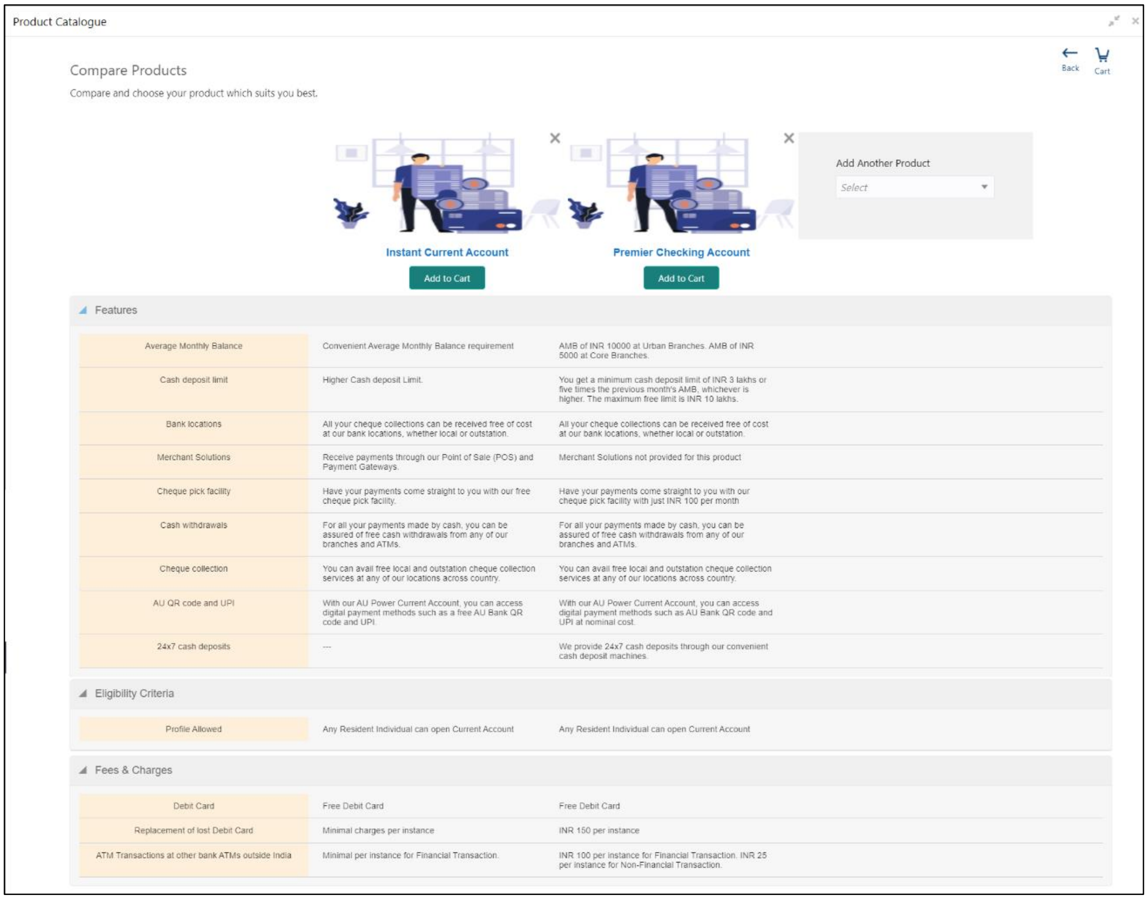
Figure 17: Compare Products Pop-up



4. Click **Compare Now**.

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

Figure 18: Compare Products



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

Table 5: Compare Products – Field Description

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

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

2.2.5 Cart Operations

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

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

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

Prerequisite

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

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

   → The **Product Catalogue** screen is displayed.
3. Select the product type and select the specific business product.
4. Click **Add to Cart** for the selected business product.

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

5. Click icon on the top right side.

   Prerequisite

   The cart has single product.

   → The **Cart** screen is displayed.

   Figure 19: Cart Screen with Single Product

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

7. Click **Add to Cart** and the system will provide an alert that the selected product has been added to the cart and the icon will display the number of products available in the cart.

8. Click icon on the top right side.

   Prerequisite

   The cart has multiple products.

   → The **Cart** screen is displayed.

   Figure 20: Cart Screen with Multiple Products

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

2.3 Application Initiation

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

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

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

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

- 2.3.1 Customer Information
- 2.3.2 Product Details
- 2.3.3 Summary

2.3.1 Customer Information

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

Prerequisite

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

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

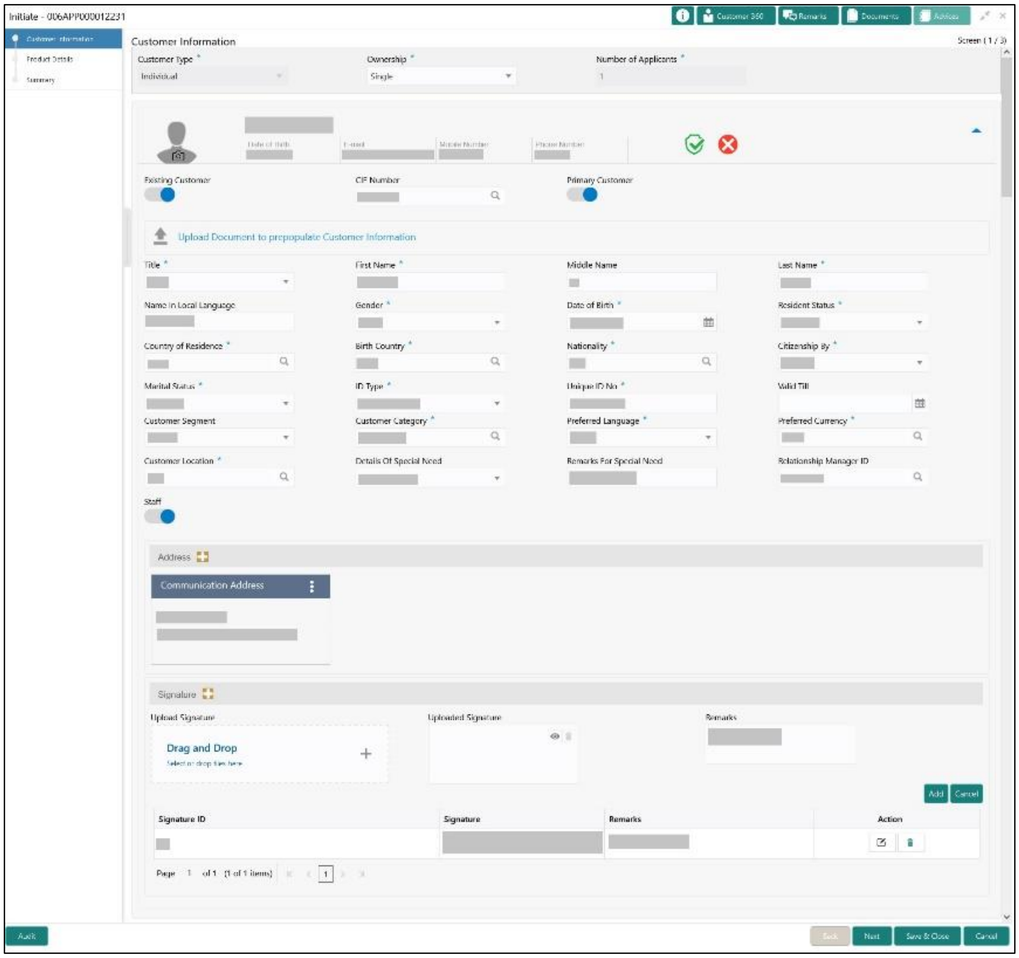
   → The **Product Catalogue** screen is displayed.

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

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

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

Figure 21: Customer Information - Individual



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

Table 6: Customer Information - Individual – Field Description

Field	Description
Customer Type	Displays the customer type based on the product selected.
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 Applicant	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 name of the applicant.
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.

Field	Description
Edit	Click **Edit** icon to modify the existing customer details and address details. Click **Save** icon 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	Switch for primary customer is always on for First Applicant.
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 the 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.
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.

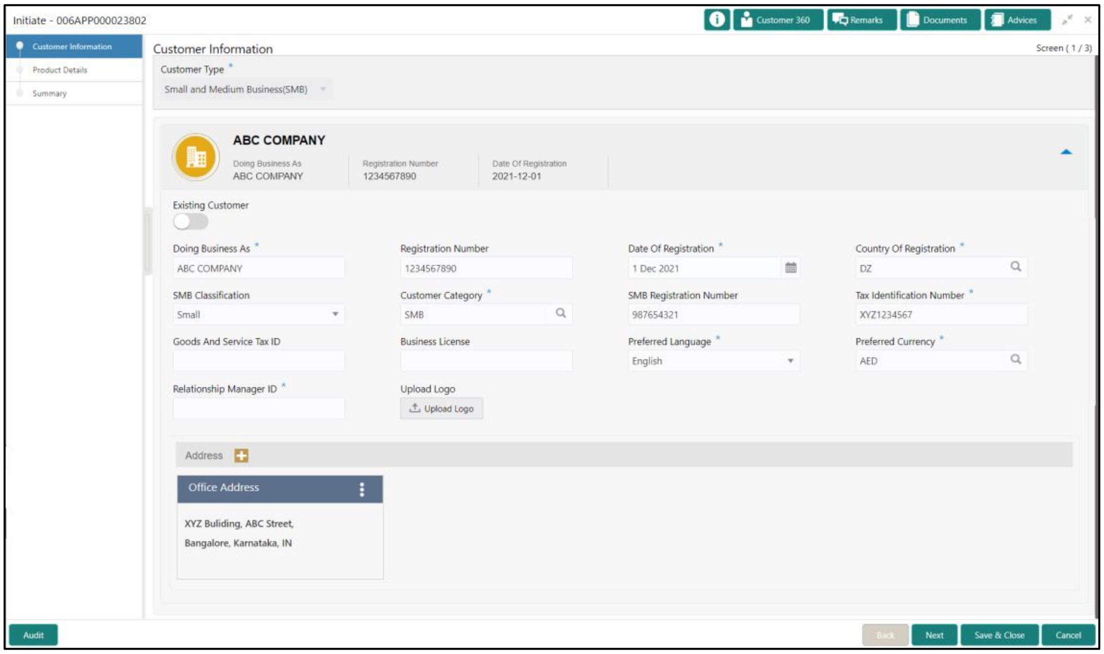
Field	Description
Address Type	Select the address type for the applicant from the drop-down list. • Permanent Address • Residential Address • Communication Address • Office Address One of the address types must be Communication Address.
Building	Specify the house or office number, floor and building 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.
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.

Field	Description
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 to edit the added signatures Click to delete the added signatures.
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 close the application without saving.

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

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

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



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

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

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

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.
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.
Goods and Service Tax ID	Specify the goods and service tax ID.

Field	Description
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.

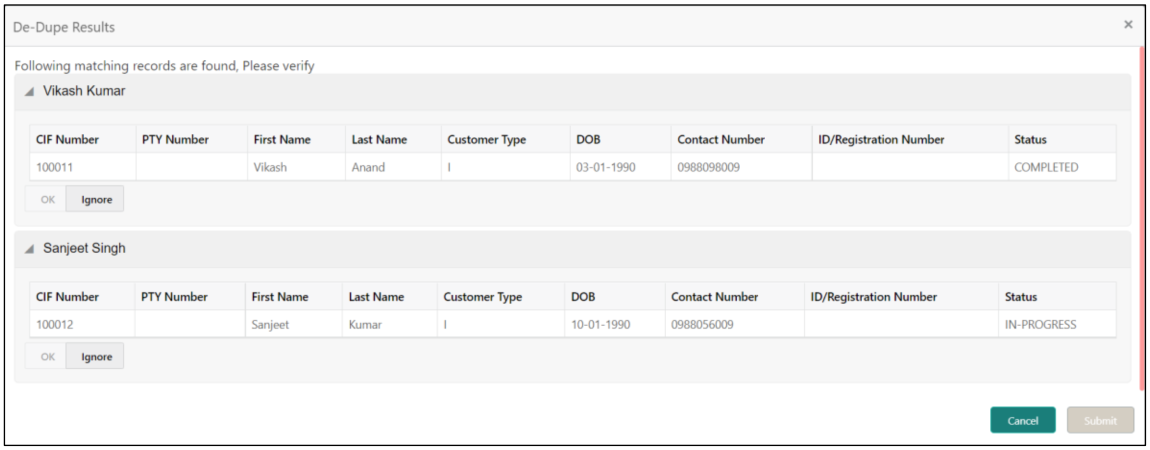
If the **Customer Dedupe** service check is enabled, upon capturing the New Customer details, the system compares the same with the existing customer's records. If there are any matching hits, the list of Duplicate records which matches to the New Customer Details will be displayed.

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

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

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

Figure 23: De-Dupe Results



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

Table 8: De-Dupe Results – Field Description

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

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

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

2.3.2 Product Details

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

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

   Prerequisite

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

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

   Figure 24: Product Details (Savings Account)

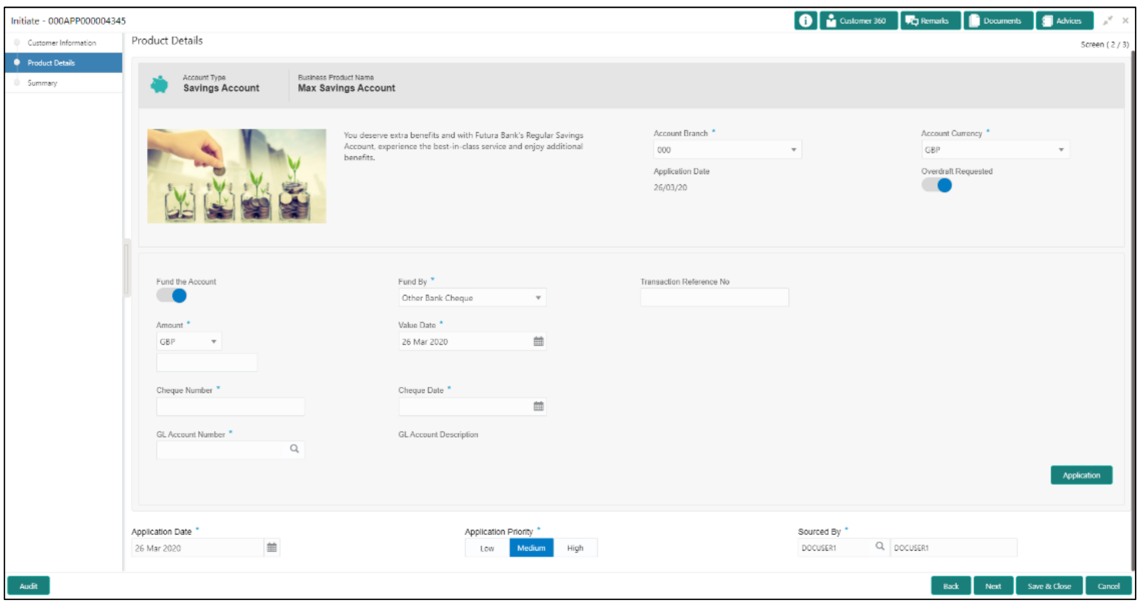


Figure 25: Product Details (Current Account)

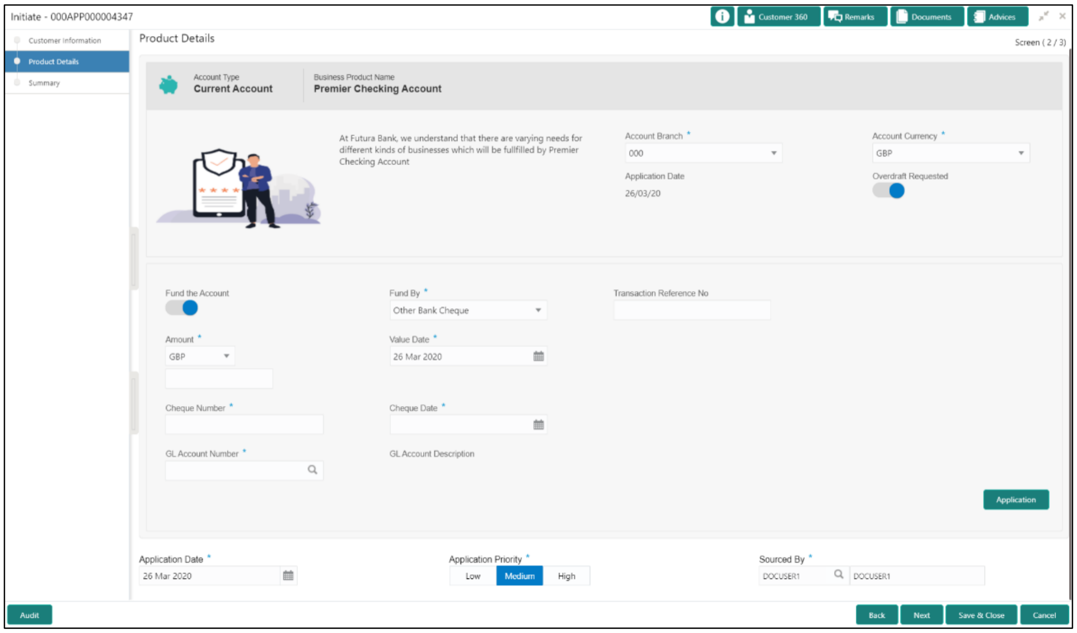


Figure 26: Product Details (Term Deposit)

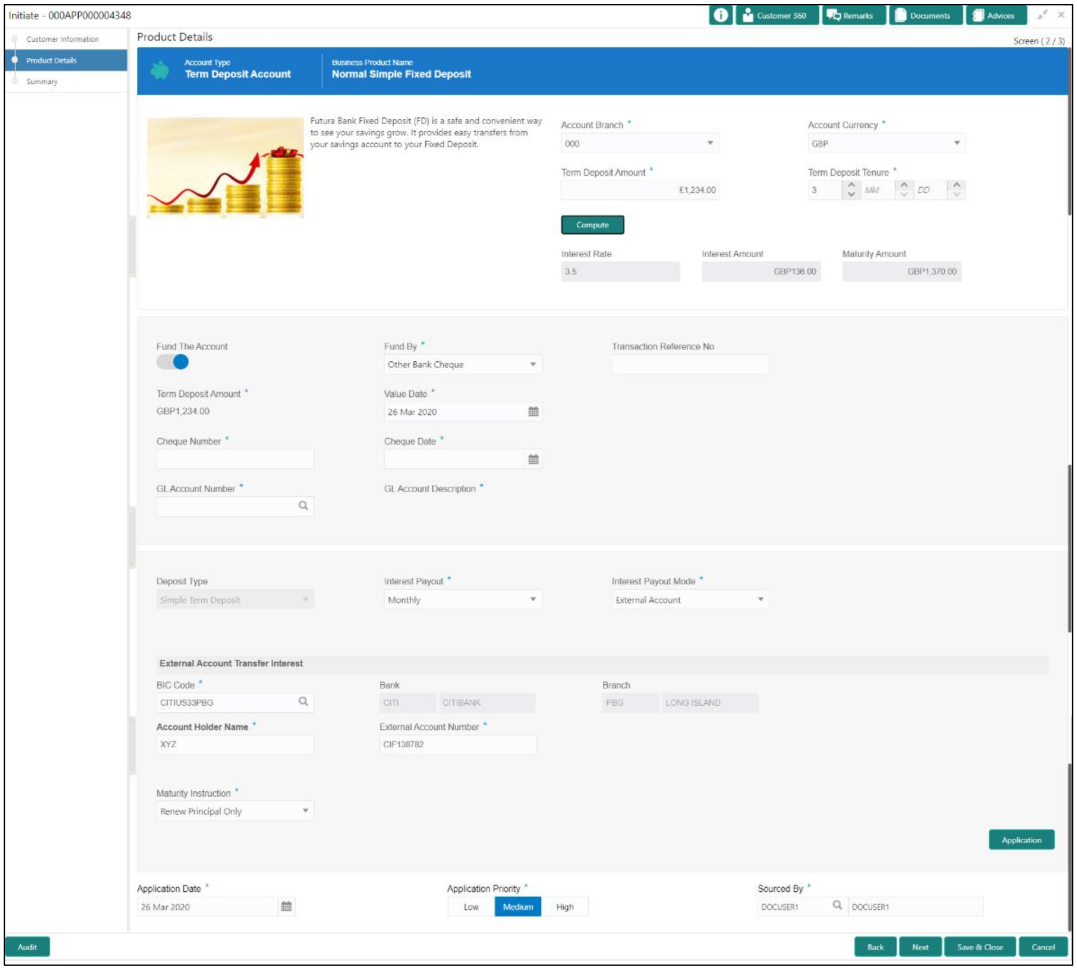
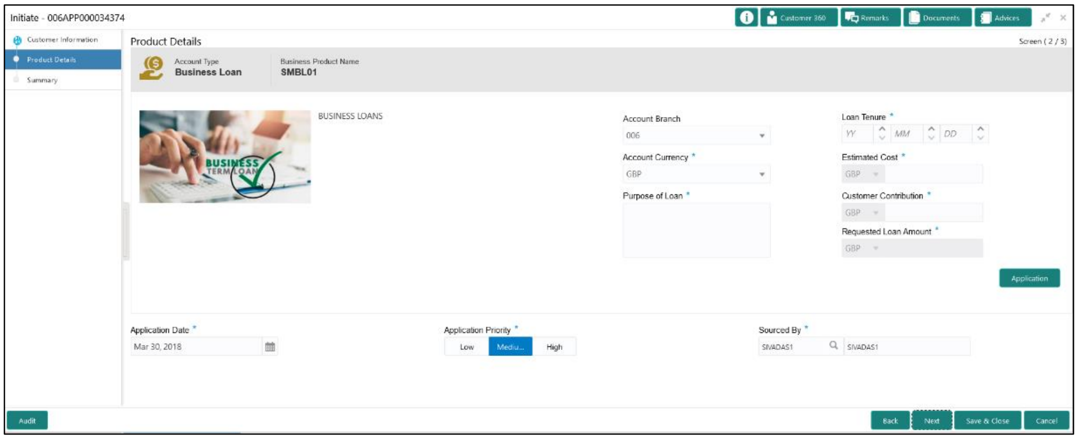


Figure 27: Product Details (Loan Product)



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

Table 9: Product Details – Field Description

Field	Description
Savings & Current Account Products	**Displays the details about savings and current account product.**
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	Displays the business product image.
Product Description	Displays the short description captured for the product in Business Product configuration.
Account Branch	Specify the account branch. By default, user logged-in branch is displayed. This field is mandatory.
Account Currency	Select the currency from the drop-down list, if required. Available options in the drop-down list are based on the currency allowed for the selected business product. By

Field	**Description**
	default, the base currency of user logged-in branch is displayed. This field is mandatory.
Application Date	Displays the application date.
Overdraft Requested	Select to indicate if overdraft is required.
Fund the Account	Select to indicate if Initial Funding has been taken for the Account Opening. Currently Initial Funding through Cash is only allowed. Select Cash from the drop-down. This field is conditional mandatory.
Application	Click **Application** to capture the required details and automate the **Application Entry** stage. **Note:** This button will not appear if the bank has disabled at the Property table.
Loan Products	**Displays the details about loan products.**
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.
Image	Displays the business product image.
Product Description	Displays the short description captured for the product in the Business Product configuration.
Account Branch	By default, the logged-in user’s home branch is displayed. Search and select the account branch from the branch list.

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

Field	Description
Account Branch	By default, the logged-in user's home branch is displayed. Search and select the account branch from the branch list.
Account Currency	Select the currency from the drop-down list, if required. Available options in the drop-down list are based on the currency allowed for the selected business product. By default, the base currency of user logged-in branch is displayed. This field is mandatory.
Term Deposit Amount	Select the currency and specify the loan amount. Select the currency from the drop-down list. This field is mandatory.
Term Deposit Tenure	Select the loan tenure in year, months and days. This field is mandatory.
Compute	Click **Compute** to populate the following fields: • Interest • Interest Amount • Maturity Amount
Fund the Account	The **Fund the Account** will always be 'On' for Term Deposit.
Fund By	Select the option from the drop-down list. Available options are: • **Cash** • **Account Transfer** • **Other Bank Cheque** This field is mandatory.
Account Number	In case **Account Transfer** is selected as the **Fund By** mode, you need to update the **Account Number**. You can also search the account number by clicking the search icon.

Field	Description
Account Name	Displays the account name for the selected account number.
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.
GL Account Number	Specify the GL Account Number where the funding amount is to be credited. You can also search for GL Account Number.
GL Account Description	Displays the GL Account Description for the GL selected.
Deposit Type	Displays the deposit type Simple or Reinvestment Term Deposit, based on the business product configurations.
Interest Payout	Specify if the Interest Payout is to be done Monthly or Quarterly
Interest Payout Mode	Specify if the Interest Payout mode is by Transfer to Account or Demand Draft or External Account.
Account Number	In case Account Transfer is selected as the Interest Payout mode, you need to update the Account Number. You can also search the Account Number by clicking the search icon. This field is mandatory.
Account Name	Displays the account name for the selected account number.

Field	Description
BIC Code	In case External Account is selected as the Maturity Payout Mode, you need to update the Account Number. You can also search the Account Number by clicking the search icon. This field is mandatory.
Bank	Displays the Bank name.
Branch	Displays the branch name.
Account Holder Name	Specify the account holder name for the external account. This field is mandatory.
External Account Number	Specify the external account number. This field is mandatory.
Maturity Instruction	Select the maturity type from the drop-down list. Available options are: Available options for Simple Term Deposit are: • **Renew Principal** • **Do not Renew** Available options for Reinvestment Term Deposit are: • **Renew Principal and Interest** • **Renew Principal Only** • **Do not Renew**
Maturity Payout Mode	If the Maturity Instruction is selected either Do Not Renew or Renew Principal only for Reinvestment Term Deposit, you need to specify the Maturity Payout Mode. Select if the **Maturity Payout Mode** is Account Transfer or Demand Draft.
Priority	Specify the priority of the application. Available options are: • **Low**

Field	Description
	• **Medium** • **High**
Source By	Displays the logged-in user's user ID and name. You can modify the user ID.
Application	Click **Application** to capture the required details and automate the **Application Entry** stage. **Note:** This button will not appear if the bank has disabled at the Property table.
Application Date	Select the current business date.
Application Priority	Select the priority of the application. Available options are: • **Low** • **Medium** • **High**
Sourced By	Select the logged-in user's user ID and name.
Audit	Displays the date and time when the specific data segment was acted upon and user information.
Back	Click **Back** to navigate to the previous data segment within a stage.
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.
Next	Click **Next** to navigate to the next data segment, after successfully capturing the data.

Field	Description
	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	Click **Cancel** to close the application without saving.

2.3.3 Summary

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

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

   → The **Summary** screen is displayed.

Figure 28: Summary

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

Table 10: Summary – Field Description

Data Segment	Description
Customer Information	Displays the customer information details.
Account Details	Displays the account details.
Loan Details	Displays the loan details.
Term Deposit Account Details	Displays the term deposit details.

Data Segment	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. **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, 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 close the application without saving.

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

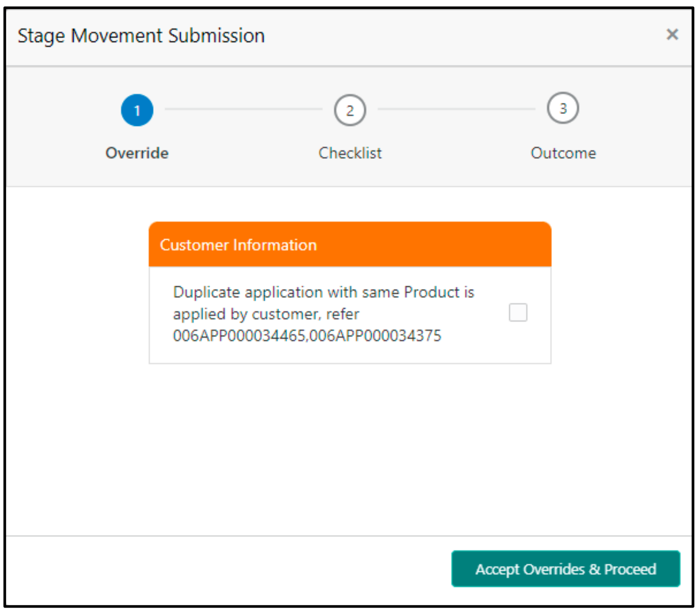
Application De-Dupe:

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

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

→ The **Overrides** screen is displayed.

Figure 29: Overrides

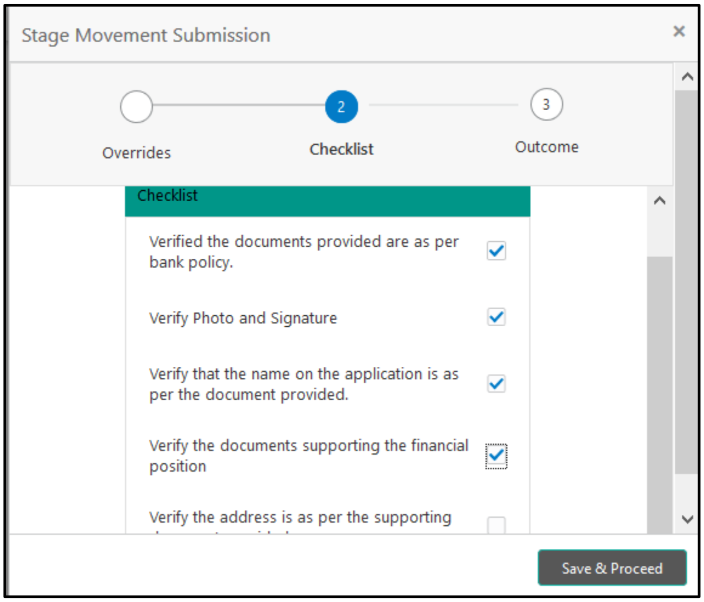


Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise.

3. Click **Proceed Next**.

→ The **Checklist** screen is displayed.

Figure 30: Checklist

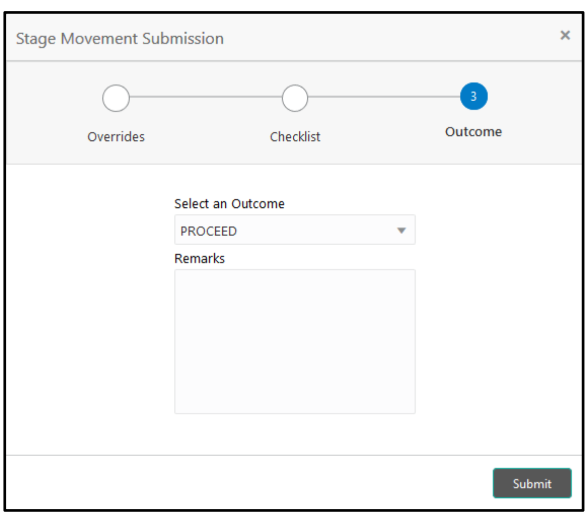


Checklist configured in the business process for the business product is displayed here. Checklist are the check points that the user has to accept having confirmed.

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

→ The **Outcome** screen is displayed.

Figure 31: Outcome



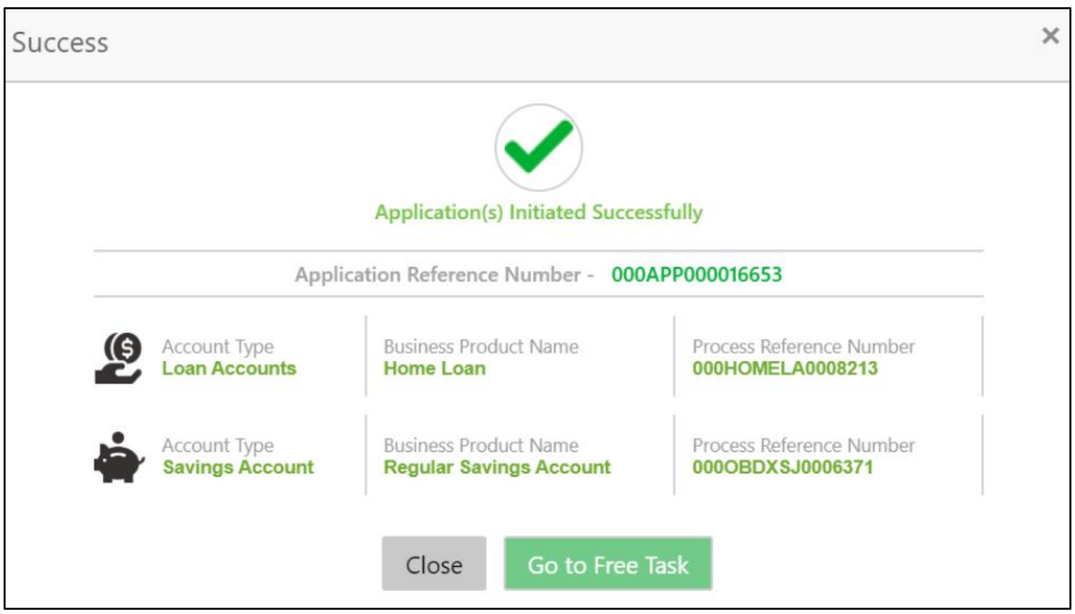
6. Select **Proceed** outcome from the **Select an Outcome** drop-down list. Available options:
   - Proceed
   - Reject By Bank

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

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

   → The **Confirmation** screen is displayed.

Figure 32: Confirmation



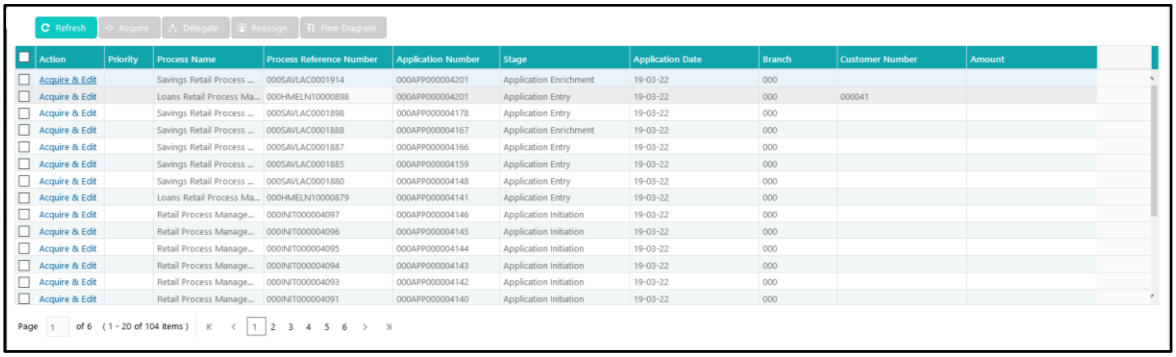
On successful submission the above pop-up appears and displays the next stage in which the application has moved. Application Reference Number and the Process Reference Number is displayed. If you have access to the next stage, you would be able to view the Application number and take action on it.

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

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

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

Figure 33: Free Tasks



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

2.4 In-Principle Approval

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

- 2.4.1 New Request
- 2.4.2 IPA Initiation
- 2.4.3 IPA Approval
- 2.4.4 Enquiry

2.4.1 New Request

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

- Home Loan
- Vehicle Loan

Prerequisite

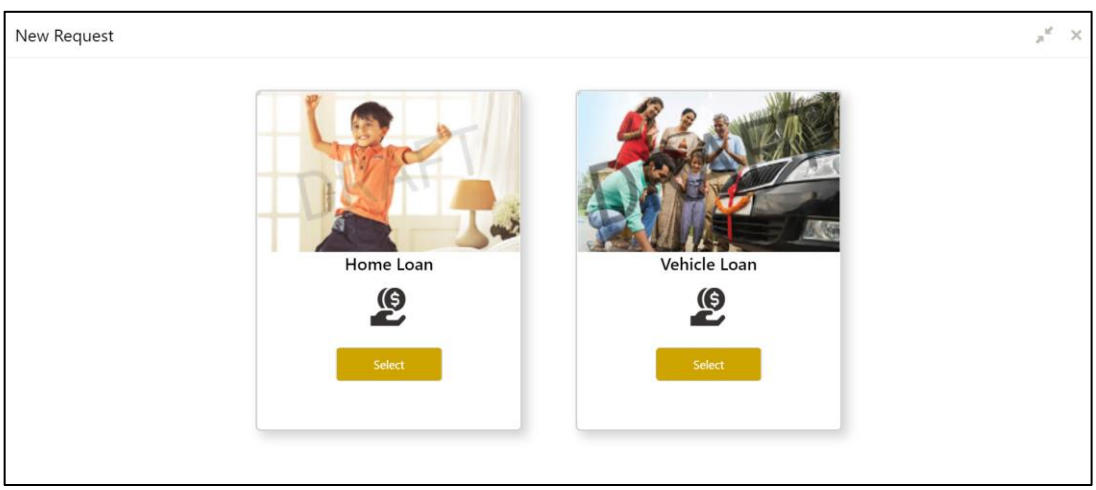
Specify **User Id** and **Password**, and login to **Home screen**.

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

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

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

Figure 34: New Request

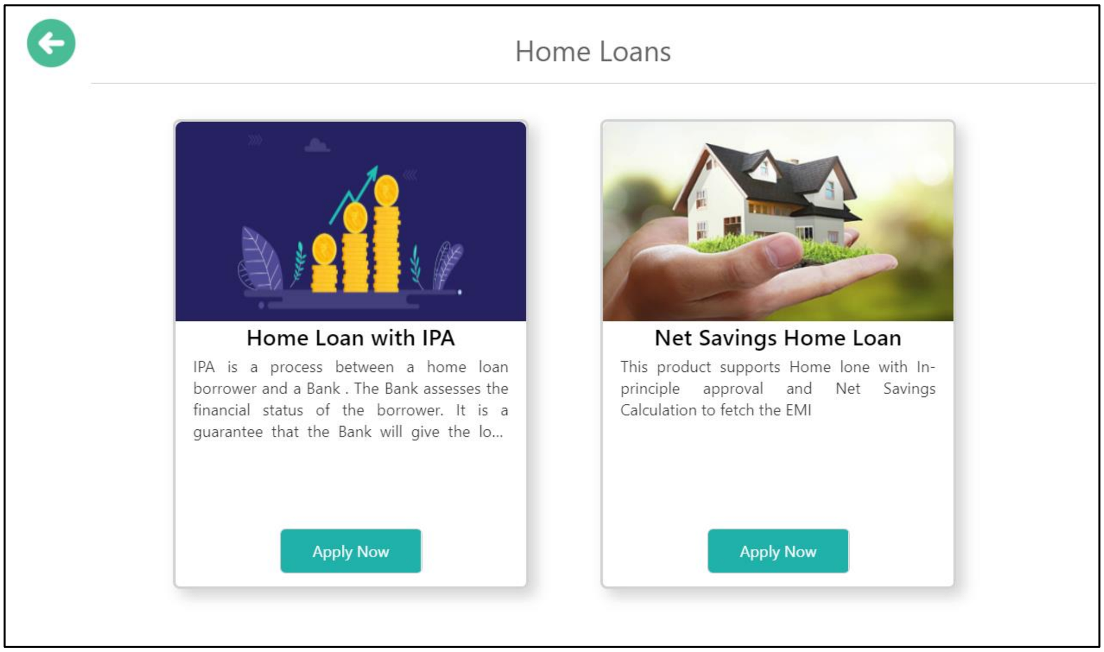


Prerequisite

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

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

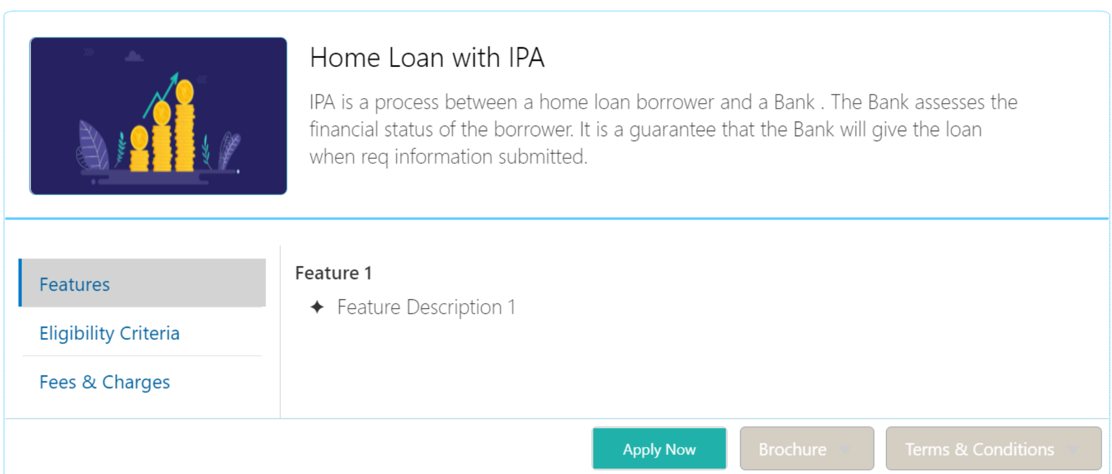
Figure 35: Home Loans



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

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

Figure 36: Home Loans with IPA Product Details



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

Table 11: Home Loans with IPA Product Details – Field Description

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

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

2.4.2 IPA Initiation

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

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

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

The IPA Initiation process has the following reference data segments:

- 2.4.2.1 Customer Information
- 2.4.2.2 IPA Details
- 2.4.2.3 Financial Details
- 2.4.2.4 Credit Rating Details
- 2.4.2.5 Qualitative Scorecard
- 2.4.2.6 Assessment Details
- 2.4.2.7 Generate IPA Offer
- 2.4.2.8 Summary

2.4.2.1 Customer Information

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

Prerequisite

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

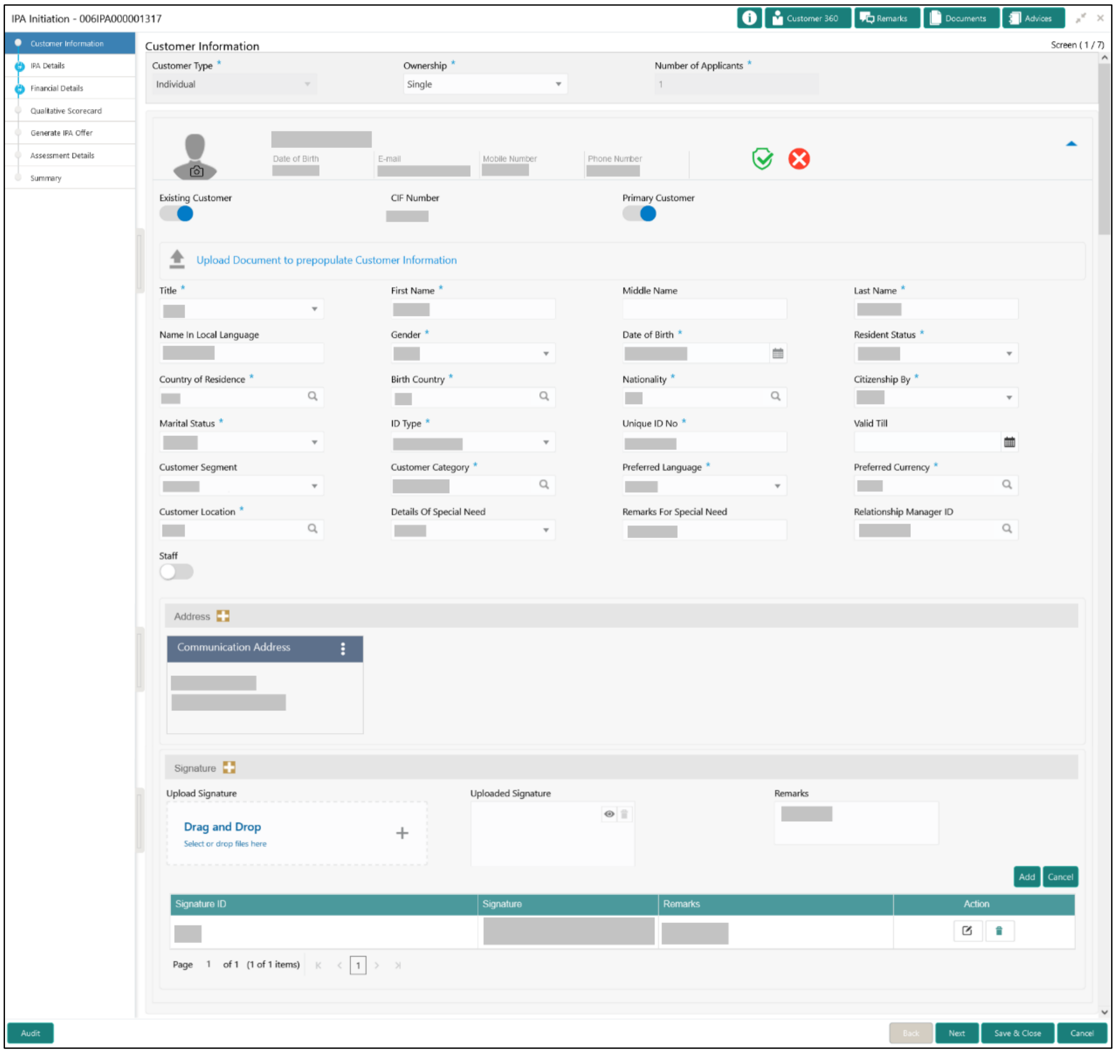
1. From **Home** screen, click **Retail Banking**. Under **Retail Banking**, click **Operations**.
2. Under **Operations**, click **In-Principle Approval**. Under **In-Principle Approval**, click **New Request.**

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

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

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

Figure 37: Customer Information



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

Table 12: Customer Information – Field Description

Field	Description
Holding Pattern	Displays the holding pattern selected in the Application Initiate stage.

Field	Description
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. This field is mandatory.
Number of Applicant	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**.
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 were 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.

Field	Description
Existing Customer	Select to indicate if customer is existing customer.
CIF Number	Search and select the CIF number.
Primary Customer	Switch for primary customer is always on for First Applicant.
Title	Select the title of the applicant from the drop-down list. This field is mandatory.
First Name	Specify the first name of the applicant. This field is mandatory.
Middle Name	Specify the middle name of the applicant.
Last Name	Specify the last name of the applicant. This field is mandatory.
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. This field is mandatory.
Date of Birth	Select the date of birth of the applicant. This field is mandatory.
Birth Place	Specify the birthplace of the applicant.
Resident Status	Select the residential status of the applicant from the drop-down list. Available options are: • **Resident** • **Non-Resident** This field is mandatory.

Field	Description
County of Residence	Search and select the country code of which the applicant is a resident. This field is mandatory.
Birth Country	Search and select the country code where the applicant has born.
Citizenship By	Search and select the country code for which the applicant has citizenship. This field is mandatory.
Occupation Type	Select the occupation type of the applicant from the drop-down list. This field is mandatory.
Marital Status	Select the marital status of the customer from the drop-down list. Available options are: • **Married** • **Unmarried** • **Legally Separated** • **Widow** This field is mandatory.
ID Type	Select the identification document type for the applicant from the drop-down list. This field is mandatory.
Unique ID No.	Specify the number of the identification document provided. This field is mandatory.
Valid Till	Select the valid till date of the identification document provided.

Field	Description
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.
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.

Field	Description
Staff	Select to indicate if customer is staff of the bank.
Address Type	Select the address type for the applicant from the drop-down list. • Permanent Address • Residential Address • Communication Address • Office Address This field is mandatory. One of the address type must be Communication Address.
Building	Specify the house or office number, floor and building details. This field is mandatory.
Street	Specify the street. This field is mandatory.
Locality	Specify the locality name of the address.
City	Specify the city. This field is mandatory.
State	Specify the state. This field is mandatory.
Country	Specify the country code. This field is mandatory.
Zip Code	Specify the zip code of the address.

Field	Description
E-mail	Specify the E-mail address of the applicant. This field is mandatory.
Mobile	Specify the ISD code and the mobile number of the applicant. This field is mandatory.
Phone	Specify the ISD code and the phone number of the applicant.
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 to edit the added signatures Click to delete the added signatures.

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 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.

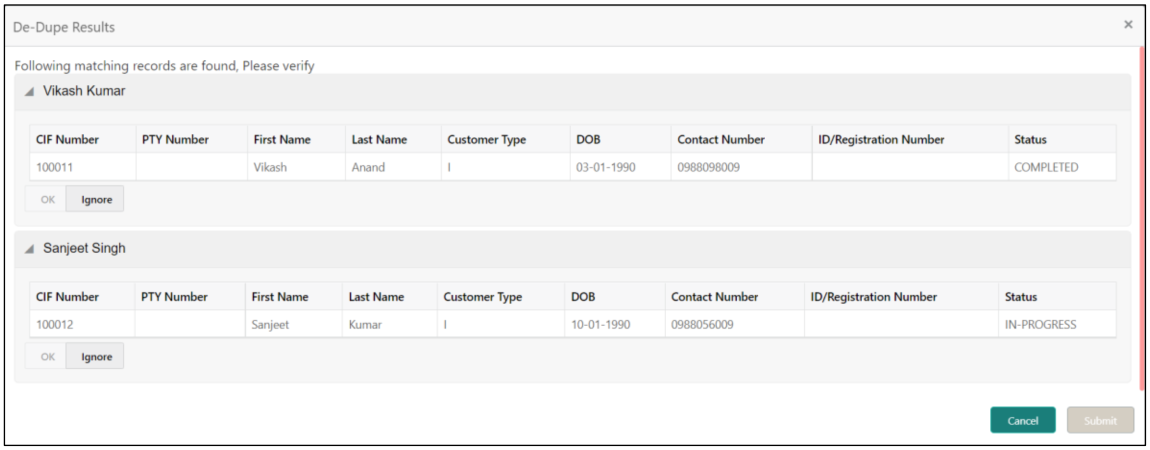
If the **Customer Dedupe** service check is enabled, upon capturing the New Customer details, the system compares the same with the existing customer's records. If there are any matching hits, the list of Duplicate records which matches to the New Customer Details will be displayed.

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

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

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

Figure 38: De-Dupe Results



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

Table 13: De-Dupe Results – Field Description

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

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

- **OK** - If the user selects a row in the grid and click **OK**, the selected customer record data will be considered and it replaces the New Customer Details captured in the **Customer Information** data segment.

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

2.4.2.2 IPA Details

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

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

Prerequisite

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

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

Figure 39: IPA Details (Home Loan)

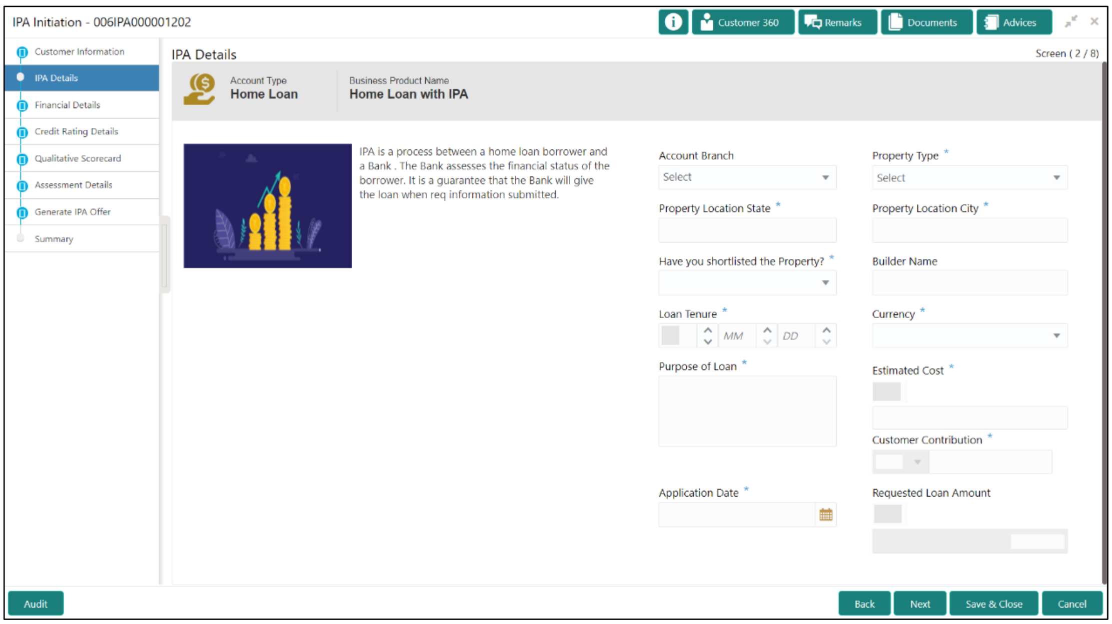
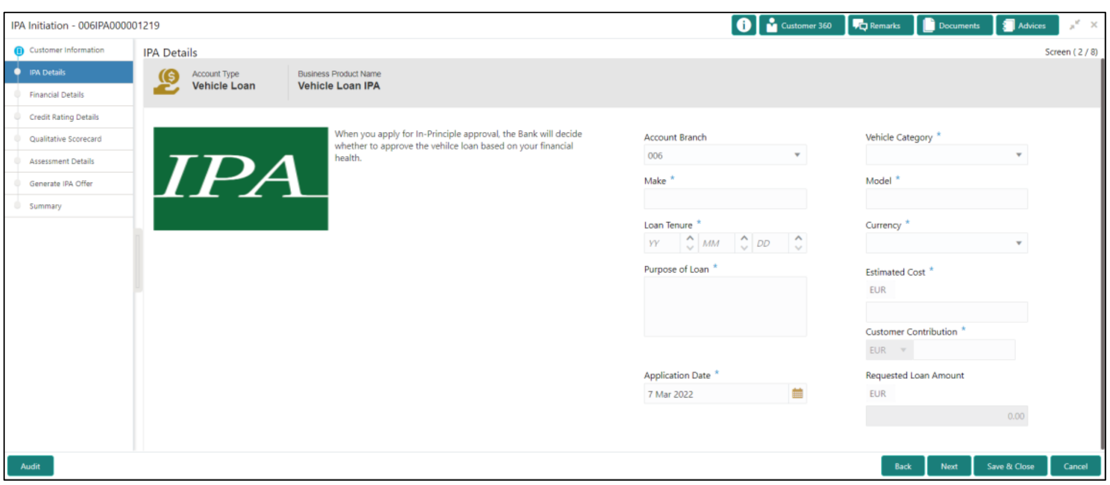


Figure 40: IPA Details (Vehicle Loan)



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

Table 14: IPA Details – Field Description

Field	Description
IPA Details (Home Loan)	**Displays the IPA details for Home Loan.**
Account Type	Displays the account type based on the product selected in the In-Principle Approval.
Business Product Name	Displays the business product name based on the product selected in the In-Principle Approval.
Product Image	Displays the business product image.
Product Description	Displays the short description captured for the product in the Business Product configuration.
Account Branch	Select the Account Branch from the drop-down list.
Property Type	Select the type of property from the drop-down list. The options are • Independent • Villa • Apartment • Others This field is mandatory.
Property Location State	Specify the state where the property is located. This field is mandatory.
Property Location City	Specify the city where the property is located. This field is mandatory.

Field	Description
Have you shortlisted the property?	Select whether the property have been shortlisted or not. The options are • Yes • No This field is mandatory.
Builder Name	Specify the name of the Builder
Loan Tenure	Select the loan tenure in year, months and days. The system will validate the minimum and maximum tenure for the selected currency. This field is mandatory.
Currency	Select the currency from the drop-down list, if required. Available options in the drop-down list are based on the currency allowed for the selected business product. By default, the base currency of user logged-in branch is displayed. This field is mandatory.
Purpose of Loan	Specify the loan purpose. This field is mandatory.
Estimated Cost	Specify the estimated cost for the Home Project or Vehicle. This field is mandatory.
Customer Contribution	Specify the margin amount contributed by the customer. **NOTE:** Customer Contribution can be zero also.
Requested Loan Amount	Displays the requested loan amount. Request Loan Amount = Estimated Cost - Customer Contribution
Application Date	Select the application date from the calendar list.

Field	Description
IPA Details (Vehicle Loan)	**Displays the IPA details for Vehicle Loan.**
Account Type	Displays the account type based on the product selected in the In-Principle Approval.
Business Product Name	Displays the business product name based on the product selected in the In-Principle Approval.
Product Image	Displays the business product image.
Product Description	Displays the short description captured for the product in the Business Product configuration.
Account Branch	Select the Account Branch from the drop-down list.
Vehicle Category	Select the category of the Vehicle. The options are • Two-Wheeler • Three-Wheeler • Four-Wheeler This field is mandatory.
Make	Select the manufacturer name. This field is mandatory.
Model	Specify the Vehicle model. This field is mandatory.
Loan Tenure	Select the loan tenure in year, months and days. The system will validate the minimum and maximum tenure for the selected currency. This field is mandatory.

Field	Description
Currency	Select the currency from the drop-down list, if required. Available options in the drop-down list are based on the currency allowed for the selected business product. By default, the base currency of user logged-in branch is displayed. This field is mandatory.
Purpose of Loan	Specify the loan purpose. This field is mandatory.
Estimated Cost	Specify the estimated cost for the Home Project or Vehicle. This field is mandatory.
Customer Contribution	Specify the margin amount contributed by the customer. **NOTE:** Customer Contribution can be zero also.
Requested Loan Amount	Displays the requested loan amount. Request Loan Amount = Estimated Cost - Customer Contribution
Application Date	Select the application date from the calendar list.
Back	Click **Back** to navigate to the previous data segment within a stage.
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.
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	Click **Cancel** to close the application without saving.

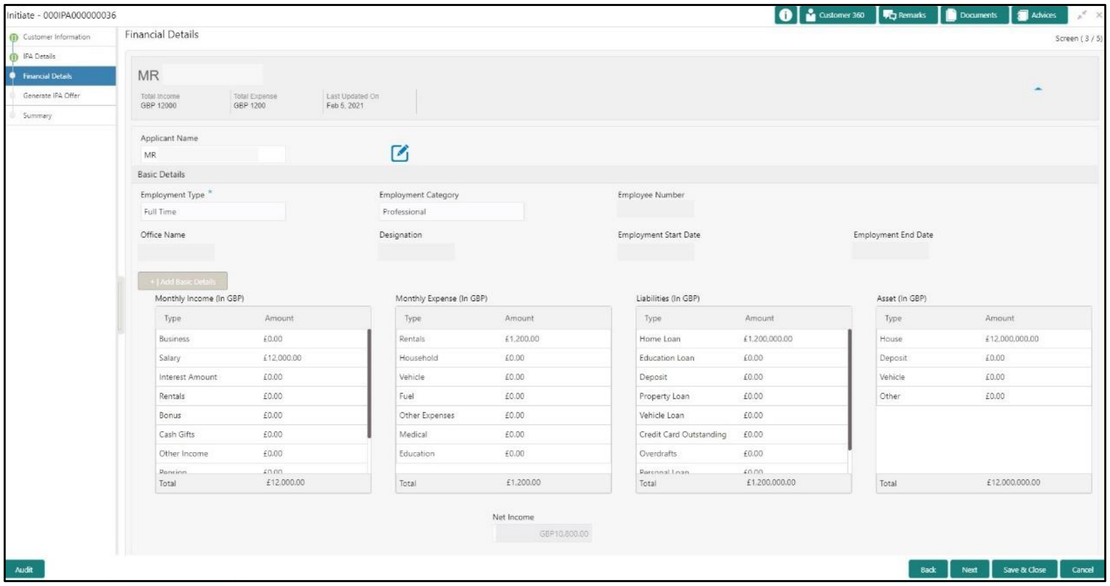
2.4.2.3 Financial Details

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

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

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

   Figure 41: Financial Details

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

   Table 15: Financial Details – Field Description

Field	Description
Applicant Name	Displays the name of the applicant.
Total Income	Displays the total income of the applicant.
Total Expense	Displays the total expenses the applicant.

Field	Description
Last Update On	Displays the date on which the financial details of an existing applicant was last updated. For a new applicant, it will remain blank.
Applicant Name	Displays the name of the applicant.
Edit	Click **Edit** to modify the existing applicant details. Click **Save** to save the modified details and click **Cancel** to cancel the modifications. **Edit** will be visible only for existing applicant.
Basic Details	Default values available as options in the drop-down list can be used as attributes to configure the Quantitative Score which will be used during the Assessment stage. Refer to the **Configuration** user guide for the list of attributes available in this release.
Employment Type	Select the employment type from the drop-down list. Available options are: • **Full Time** • **Part Time** • **Permanent** **Employment Type** is reckoned as an attribute for Quantitative Score calculation for the given Applicant. This field is mandatory.

Field	Description
Employment Category	Select the employment type from the drop-down list. Available options are: • **Service** • **Professional** • **Business** **Employment Category** is reckoned as an attribute for Quantitative Score calculation for the given Applicant. This field is mandatory.
Employee Number	Specify the employee number.
Office Name	Specify the office name.
Designation	Specify the designation.
Employment Start Date	Select the employment start date.
Employment End Date	Select the employment end date.
Monthly Income	Specify the monthly income in the below fields. • **Salary** • **Business** • **Interest Income** • **Rentals** • **Bonus** • **Cash Gifts** • **Pension** • **Other Income** • **Investment Income** • **Agriculture** • **Total**

Field	Description
Monthly Expenses	Specify the monthly expenses in the below fields. • **Loan Payments** • **Utility Payments** • **Insurance Payments** • **Rentals** • **Household** • **Vehicle** • **Fuel** • **Medical** • **Education** • **Travel** • **Other Expenses** • **Total**
Liabilities	Specify the liabilities in the below fields. • **Property Loan** • **Vehicle Loan** • **Personal Loan** • **Overdrafts** • **Other Liability** • **Home Loan** • **Education Loan** • **Total**
Asset	Specify the asset in the below fields. • **House** • **Deposit** • **Vehicle** • **Others** • **Total**
Net Income	The system automatically displays the total income over expenses.

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. **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, 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.

2.4.2.4 Credit Rating Details

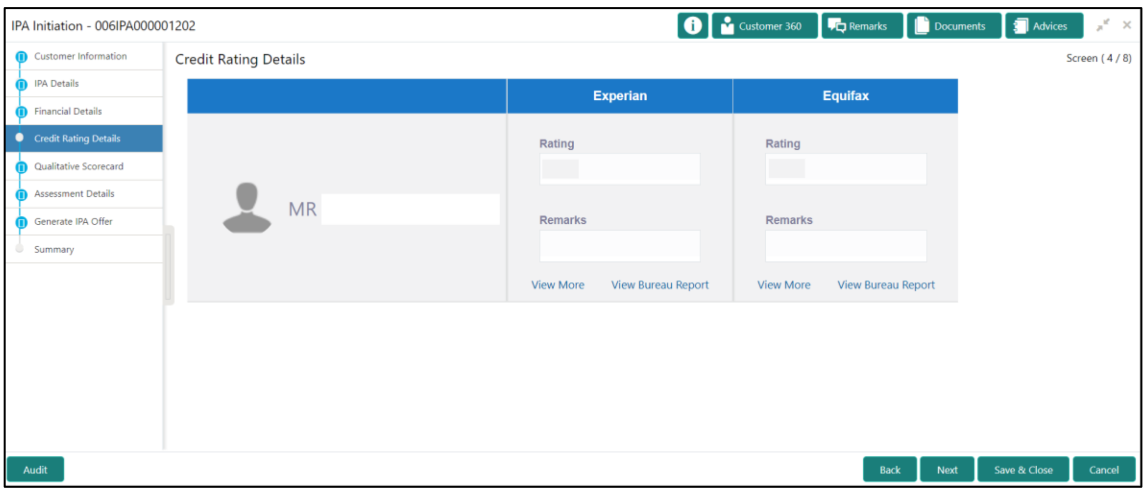
Credit Rating Details data segment will provide the information on the External Rating Agencies Rating / Scores for the Applicant. If the applicants are more than one, accordingly the information against each applicant / borrower will be provided. The interface with external rating agencies will be provided.

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

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

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

Figure 42: Credit Rating Details



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

Table 16: Credit Rating Details – Field Description

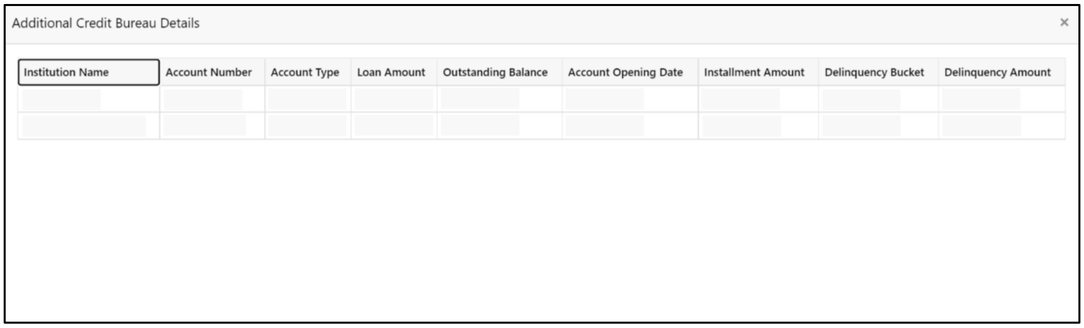
Field	Description
Customer Name	Displays the customer name.
Agency Name	Displays the configured agency.

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.

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

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

Figure 43: Additional Credit Bureau Details



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

Table 17: Additional Credit Bureau Details – Field Description

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

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

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

2.4.2.5 Qualitative Scorecard

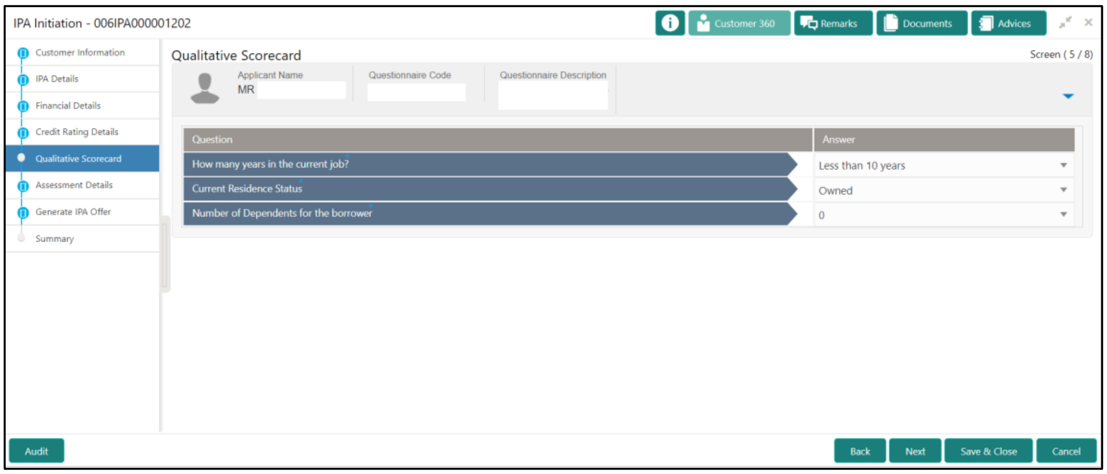
The **Qualitative Scorecard** screen enables the user to capture the relevant evaluation details Applicant wise (if more than one applicant) and the scores are automatically displayed based on the Question / Answer configuration provided for this type of score card.

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

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

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

Figure 44: Qualitative Scorecard



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

Table 18: Qualitative Scorecard – Field Description

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

Field	Description
Answer	Select the answer from the drop-down values available. The answers are populated based on the Answers configured in the Questionnaire code.
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. 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.

2.4.2.6 Assessment Details

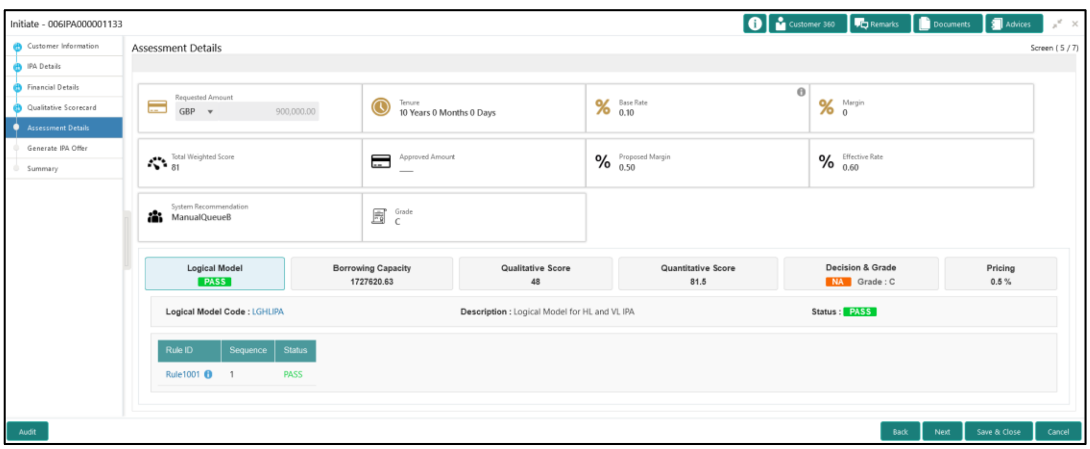
The **Assessment Details** Data Segment displays the total weightage score of the Applicant or Applicants, in case of multiple Applicants in the IPA Initiation. The **Assessment Details** screen enables the user to understand the evaluation and provide the system recommendation based on the following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

- Logical Model
- Borrowing Capacity
- Qualitative Score
- Quantitative Score
- Decision & Grade
- Pricing

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

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

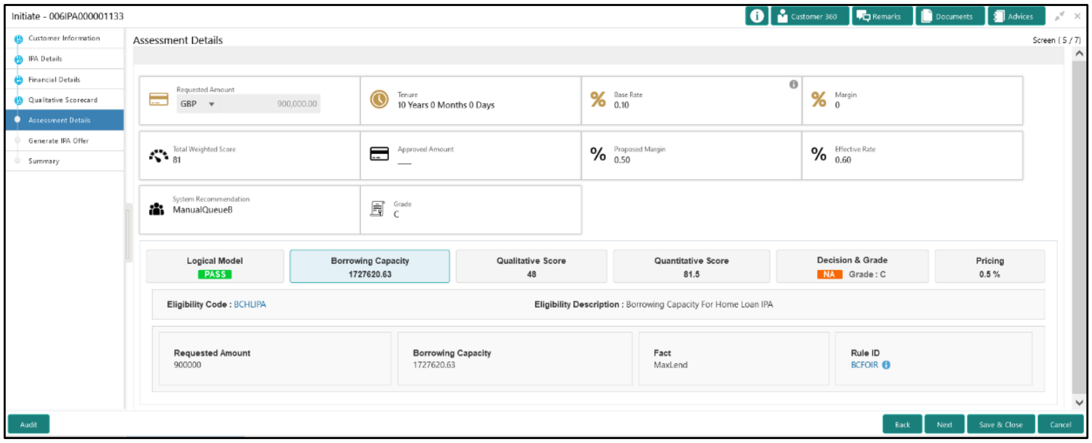
Figure 45: Assessment Details – Logical Model



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.

Figure 46: Assessment Details – Borrowing Capacity



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

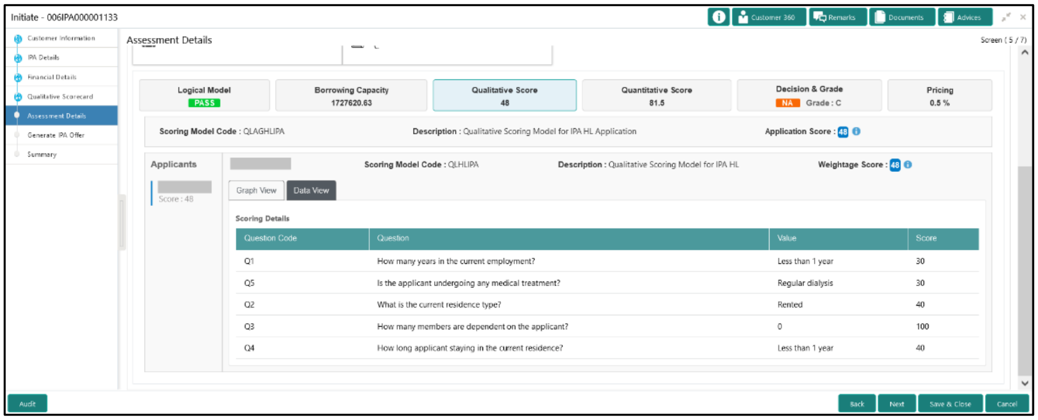
   → The **Assessment Details – Qualitative Score – Graph View** screen is displayed.

Figure 47: 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.

Figure 48: Assessment Details – Qualitative Score – Data View

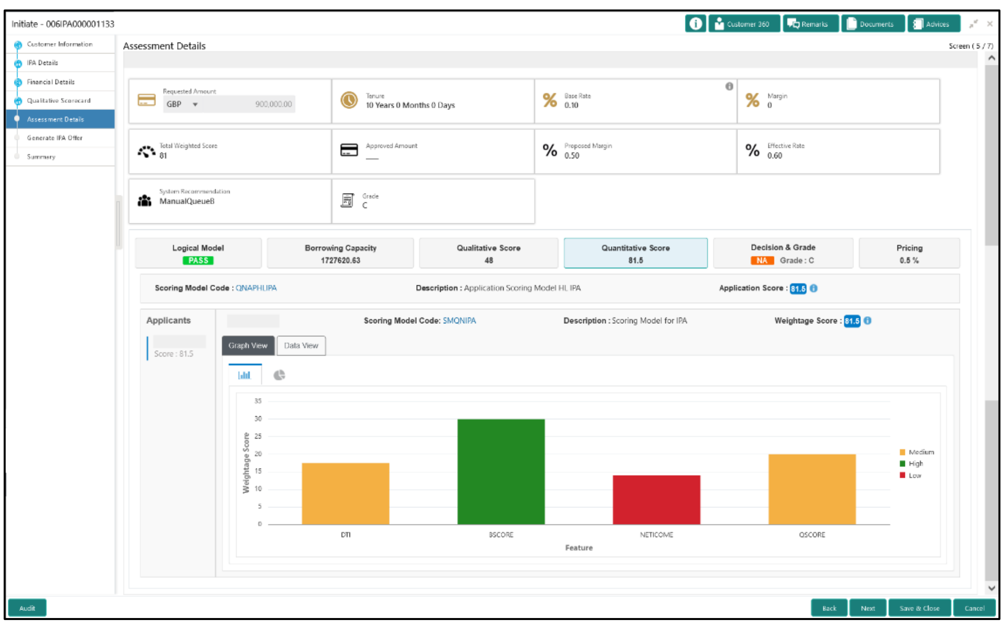


For multi borrower applications, the user can view the Qualitative details of individual borrowers by clicking on each borrower's name.

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.

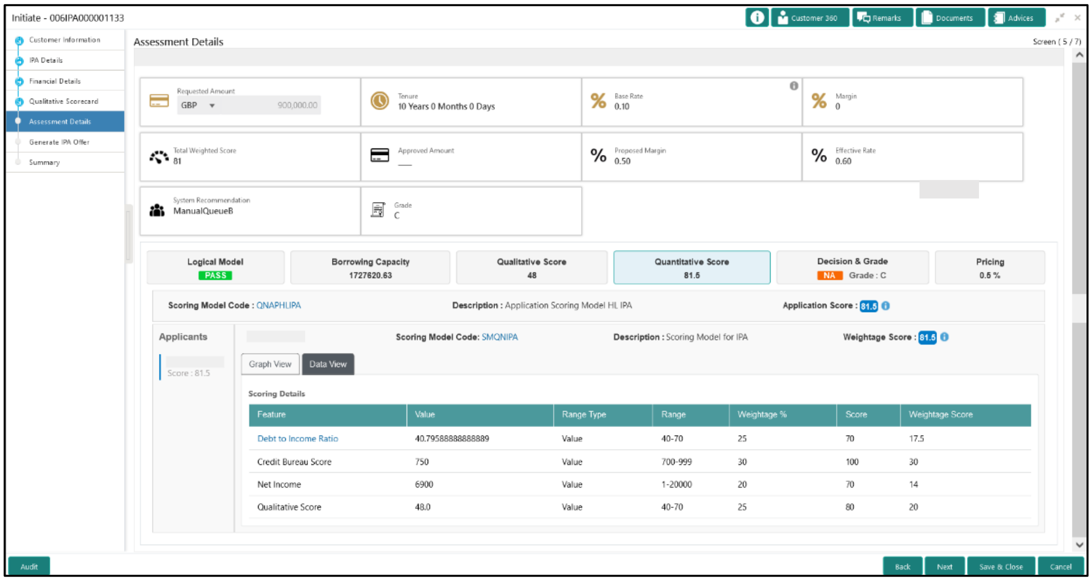
Figure 49: Assessment Details – Quantitative Score – Graph View



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

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

Figure 50: Assessment Details – Quantitative Score – Data View

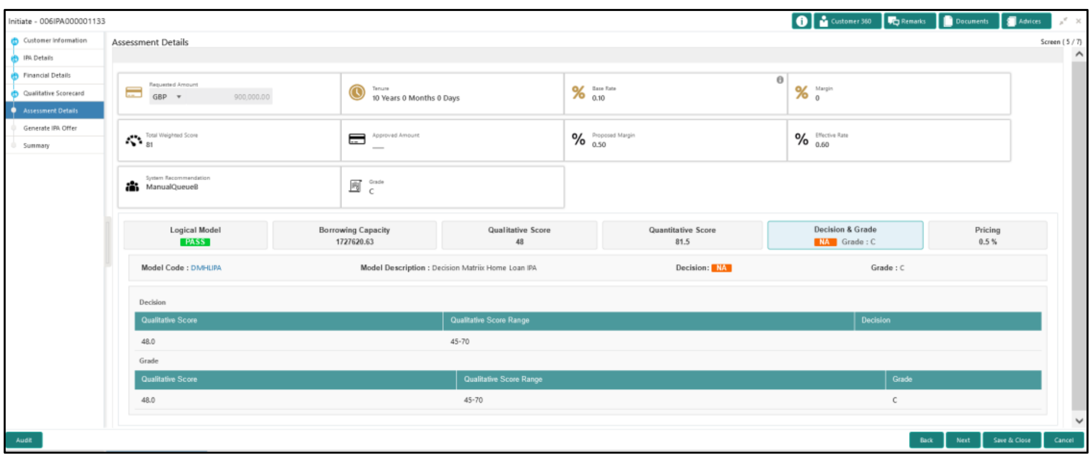


For multi borrower applications, the user can view the Quantitative details of individual borrowers by clicking on each borrower's name.

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.

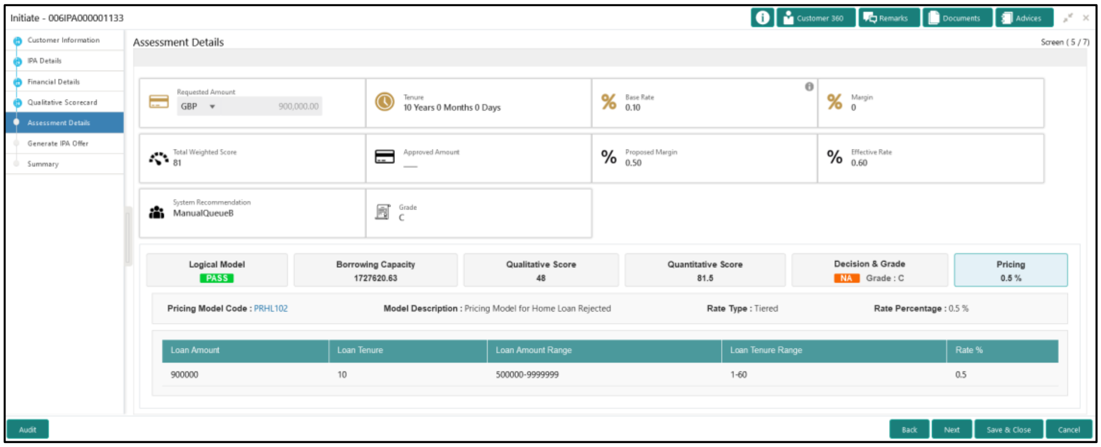
Figure 51: Assessment Details – Decision & Grade



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

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

Figure 52: Assessment Details – Pricing



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

Table 19: Assessment Details – Field Description

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

Field	Description
Proposed Margin	Displays the margin proposed by Decision service in percentage. This field displays if the **Rate Type** is selected as **Floating.**
Proposed Variance	Displays the variance proposed by Decision service in percentage. This field displays if the **Rate Type** is selected as **Fixed.**
Effective Rate	Displays the effective rate of interest.
System Recommendation	Displays the system recommendations. Available options are: • **Approved** • **Rejected**
Grade	Displays the grade of the applicant.
Logical Model	
Logical Model Code	Displays the logical model code configured for the product.
Description	Displays the description of the configured logical model.
Status	Displays the overall status of the logical model.
Rule ID	Displays the Rule ID configured in the logical model.
Sequence	Displays the sequence of the configured rules.
Status	Displays the status of the configured rule.
Borrowing Capacity	
Eligibility Code	Displays the unique eligibility code configured for the product.
Eligibility Description	Displays the description of the configured eligibility.

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

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

Field	Description
Quantitative Score Range	Displays the range for the quantitative score.
Decision	Displays the decision configured for the quantitative score.
Decision & Grade – Grade	
Quantitative Score	Displays the overall quantitative score of the application.
Quantitative Score Range	Displays the range for the quantitative score.
Grade	Displays the grade configured for the quantitative score.
Pricing	
Pricing Model Code	Displays the pricing model code configured for the product.
Model Description	Displays the description of the pricing model code.
Rate Type	Displays the rate type.
Rate Percentage	Displays the rate percentage.
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: Based on the range of qualitative and quantitative scores, the system provides a suggestive recommendation and the overdraft amount which can be sanctioned.

2.4.2.7 Generate IPA Offer

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

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

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

Figure 53: Generate IPA

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

Table 20: Generate IPA Details – Field Description

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

Field	Description
Property Location State	Displays the state where the property is located.
Property Location City	Displays the city where the property is located.
Date of IPA Issue	Displays the IPA Issue date.
Validity Period	Displays the validity date.
Date of Expiry	Displays the expiry date. **NOTE:** IPA application will be expired after the expiry date. The user cannot convert this IPA into a normal loan.
Vehicle Loan with IPA	**Displays the details about Vehicle Loan with IPA.**
Eligible Loan Amount	Displays the eligible loan amount.
Vehicle Category	Select the category of the Vehicle. The options are • Two-Wheeler • Three-Wheeler • Four-Wheeler This field is mandatory.
Make	Select the manufacturer name. This field is mandatory.
Model	Specify the Vehicle model. This field is mandatory.
Loan Tenure	Select the loan tenure in year, months and days. The system will validate the minimum and maximum tenure for the selected currency. This field is mandatory.

Field	Description
Purpose of Loan	Specify the loan purpose. This field is mandatory.
IPA Rate	Displays the interest rate at which the IPA is calculated.
Date of IPA Issue	Displays the IPA Issue date.
Validity Period	Displays the validity date.
Date of Expiry	Displays the expiry date.
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. **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, 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.

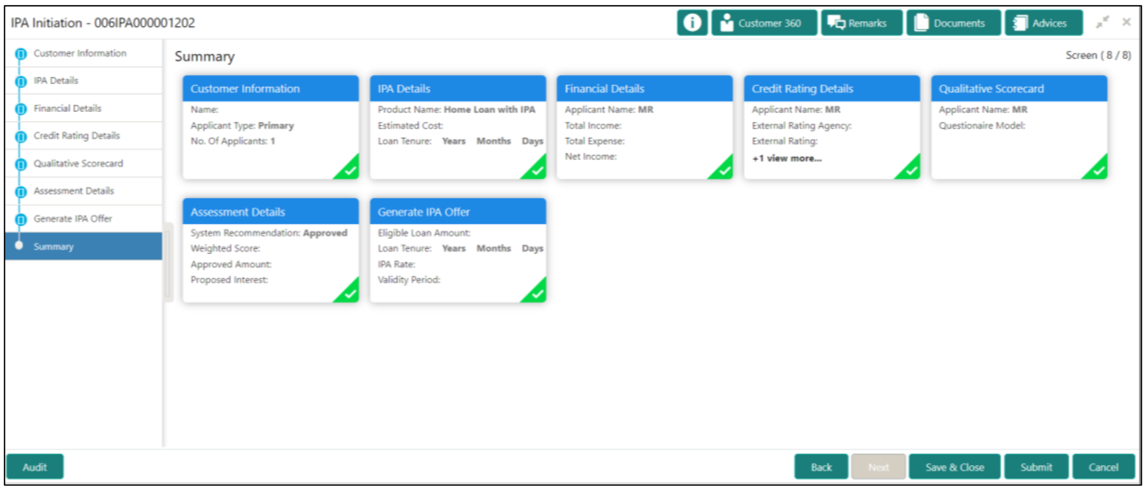
2.4.2.8 Summary

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

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

   → The **Summary** screen is displayed.

Figure 54: Summary



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

Table 21: Summary – Field Description

Data Segment	Description
Customer Information	Displays the customer information details.
IPA Details	Displays the IPA details.
Financial Details	Displays the financial details.
Credit Rating Details	Displays the credit rating details
Qualitative Scorecard	Displays the qualitative scorecard details.
Assessment Details	Displays the assessment details.

Data Segment	Description
Generate IPA Offer	Displays the IPA offer details.
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. **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, 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 close the application without saving.

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

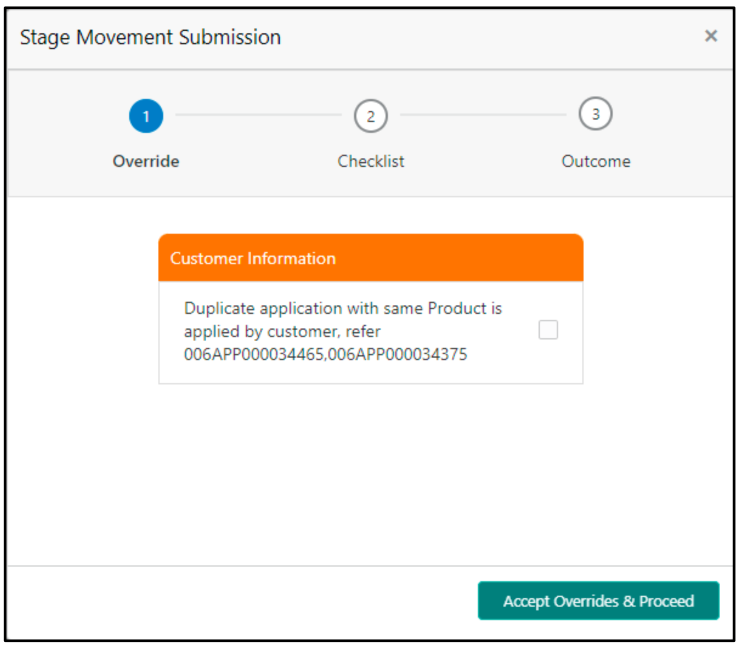
   Application De-Dupe:

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

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

   → The **Override** screen is displayed.

   Figure 55: Override

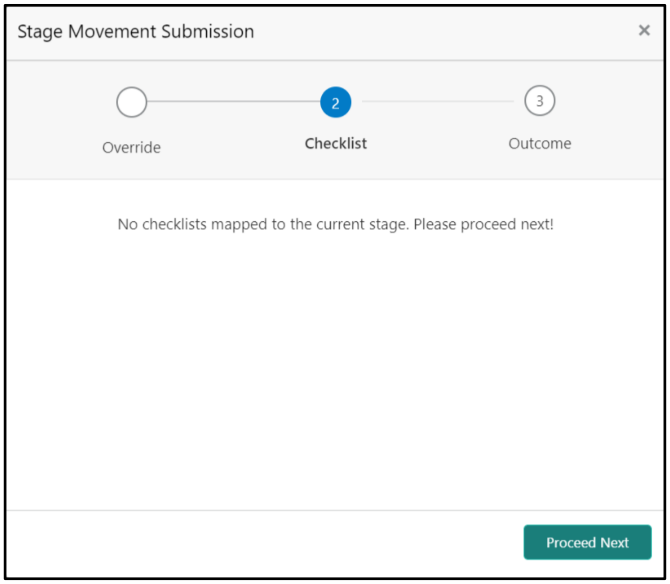


   Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise.

3. Click Proceed Next.

→ The **Checklist** screen is displayed.

Figure 56: Checklist



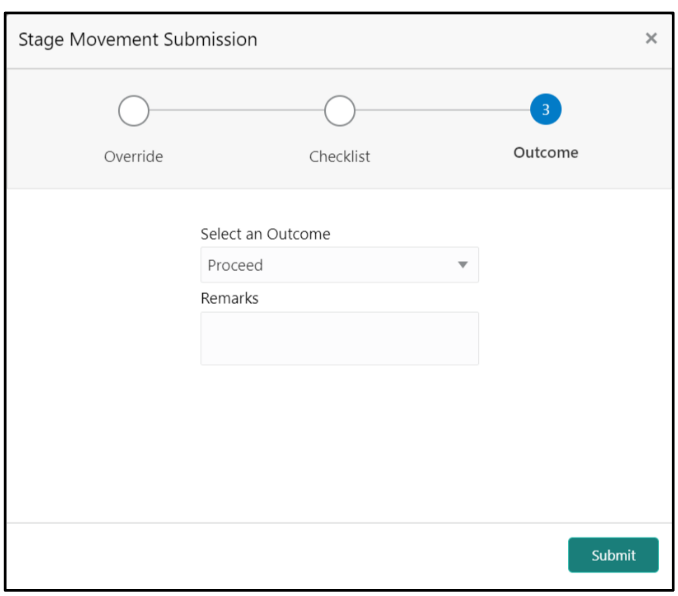
Checklist configured in the business process for the business product is displayed here. Checklist are the check points that the user has to accept having confirmed.

4. Select the checkbox to accept the checklist.

5. Click Save & Proceed.

→ The **Outcome** screen is displayed.

Figure 57: Outcome



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

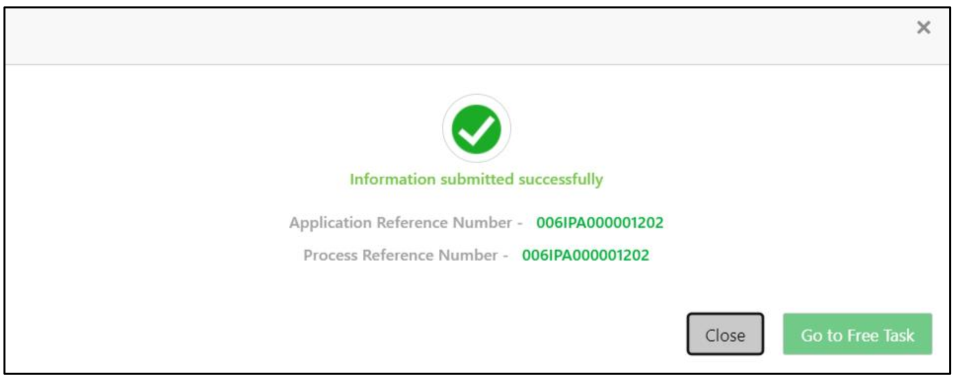
    - Proceed
    - Reject by Bank

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

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

    → The **Confirmation** screen is displayed.

Figure 58: Confirmation



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

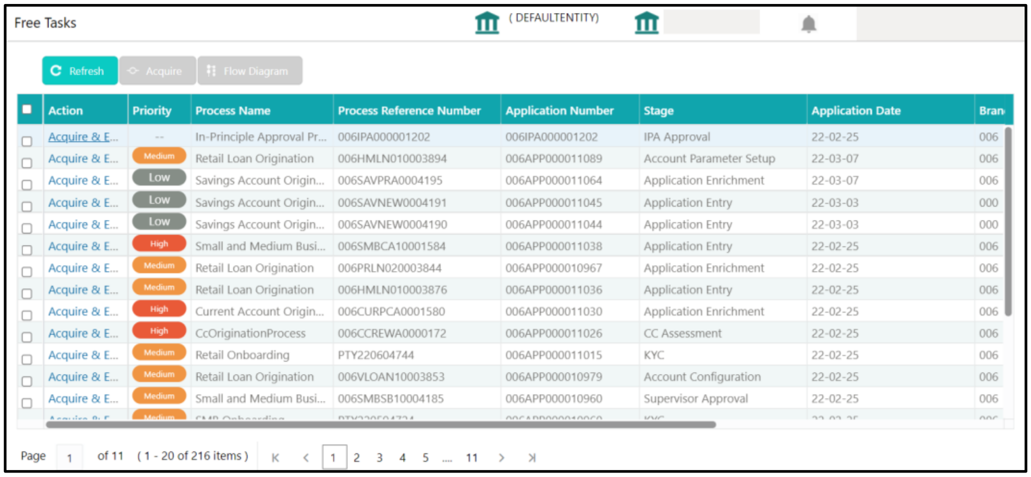
The system will generate the advice on submission of the IPA initiation stage.

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

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

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

Figure 59: Free Tasks



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

2.4.3 IPA Approval

IPA Approval stage has the following reference data segments.

- 2.4.3.1 IPA Approval Details
- 2.4.3.2 Summary
- 2.4.3.3 Request Clarification

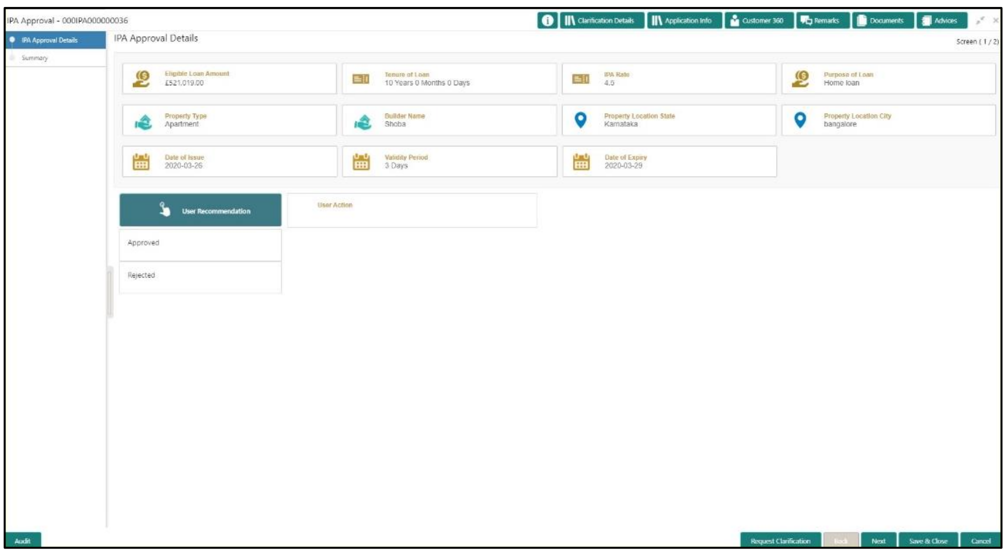
2.4.3.1 IPA Approval Details

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

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

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

Figure 60: IPA Approval Details



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

Table 22: IPA Approval Details – Field Description

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

Field	Description
IPA Rate	Displays the IPA rate.
Purpose of Loan	Displays the purpose of loan.
Property Type	Displays the property type.
Builder Name	Displays the name of the building.
Property Location State	Displays the state where the property is located.
Property Location City	Displays the city where the property is located.
Date of Issue	Displays the date of issue.
Validity Period	Displays the validity period.
Date of Expiry	Displays the expiry date.
User Recommendation	Specify 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 to place a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, requirement for any additional document and so on, from the customer. 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.

2.4.3.2 Summary

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

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

→ The **Summary** screen is displayed.

Figure 61: 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 23: Summary – Field Description

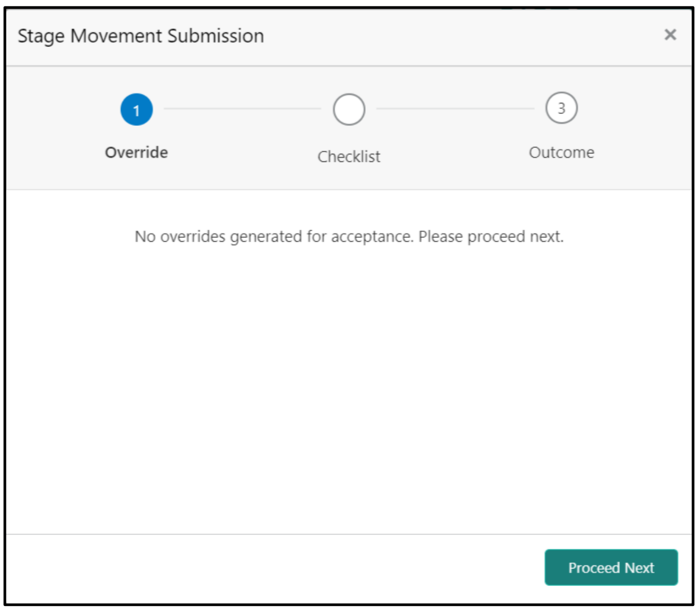
Data Segment	Description
IPA Approval Details	Displays the IPA Approval details.
Request Clarification	Click **Request Clarification** to raise a new clarification request. The system allows to place a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, requirement for any additional document and so on, from the customer. 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. **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, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.

Data Segment	Description
Submit	Click **Submit** to submit the application. The system triggers the business validation to ensure the application is entitled for submission to the next stage.
Cancel	Click **Cancel** to 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 **Override** screen is displayed.

Figure 62: Override

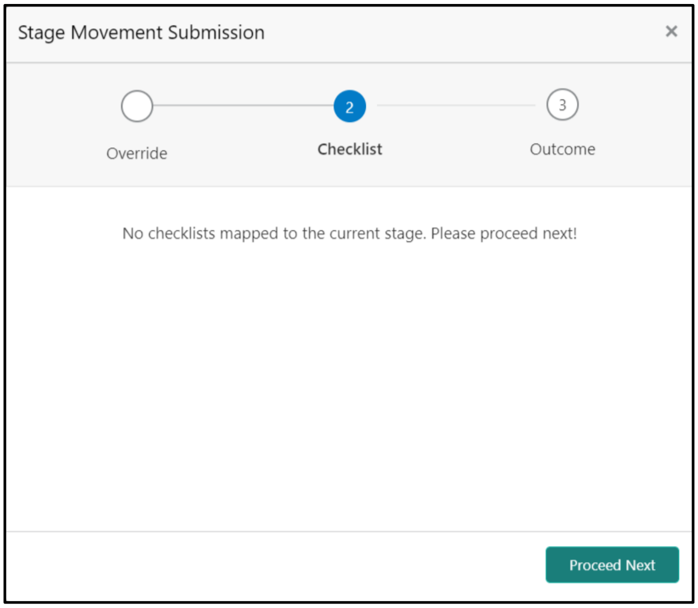


Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise.

3. Click **Proceed Next**.

   → The **Checklist** screen is displayed.

Figure 63: Checklist

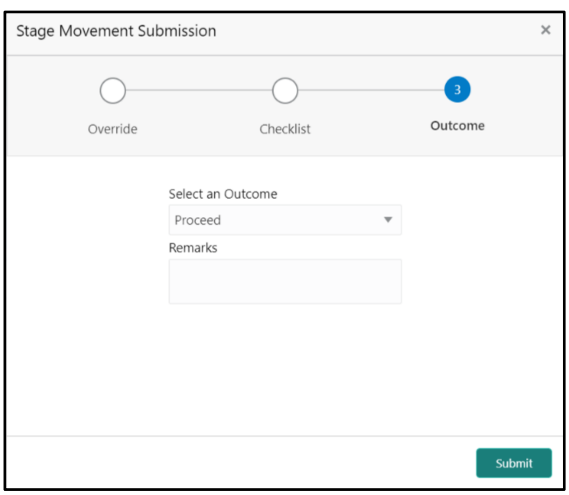


Checklist configured in the business process for the business product is displayed here. Checklist are the check points that the user has to accept having confirmed.

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

   → The **Outcome** screen is displayed.

Figure 64: Outcome

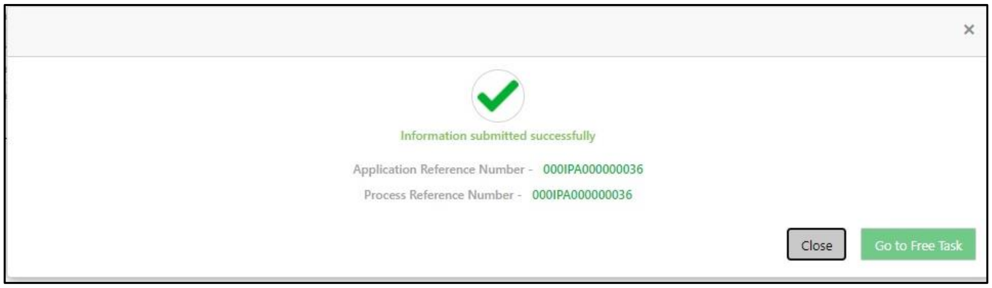


6. Select **Proceed** outcome from the **Select an Outcome** drop-down list. Available options:
   - Proceed
   - Return to IPA Initiation
   - Reject by Bank

   Outcomes configured in the conductor workflow for the business process is available in the dropdown list.
7. Enter the remarks in **Remarks**.
8. Click **Submit**.

   → The **Confirmation** screen is displayed.

Figure 65: Confirmation



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

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

2.4.3.3 Request Clarification

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

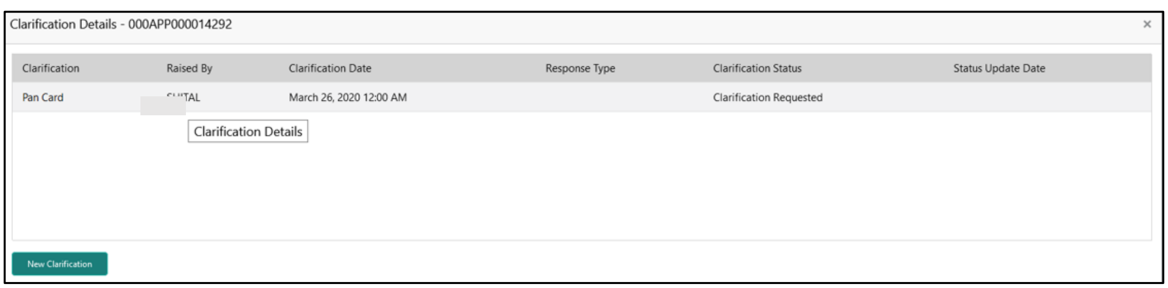
Figure 66: New Clarification

2. You need to update the Clarification subject and the clarification detail in the New Clarification Pop-up screen.

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

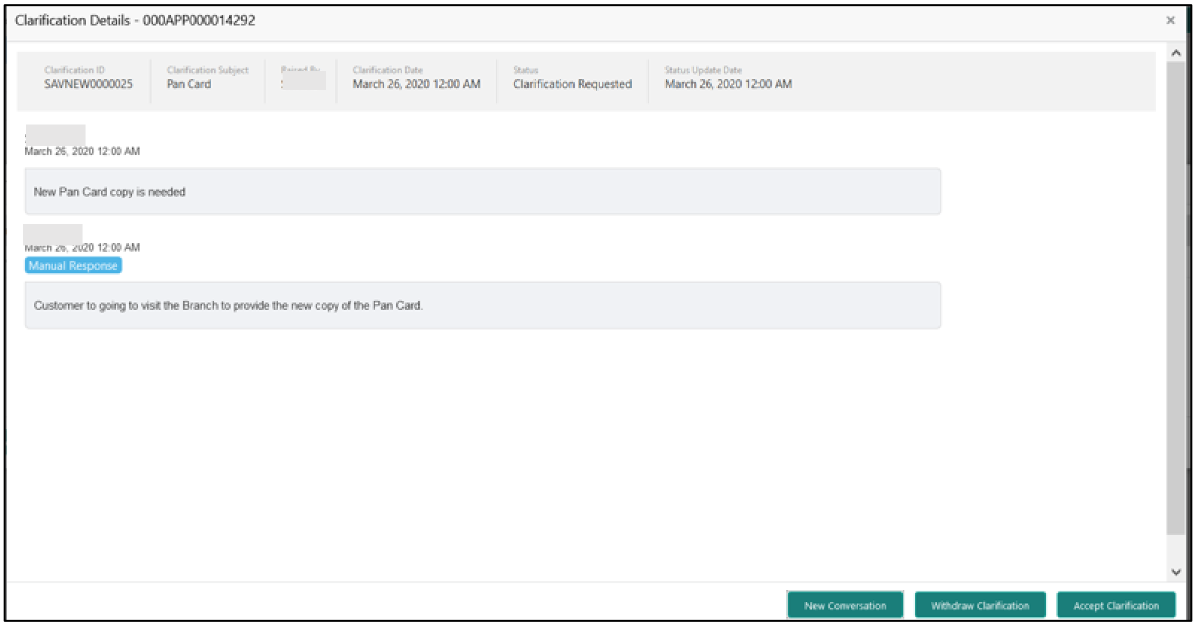
   Select the Application from the **Awaiting Customer Clarification** sub-menu available under **Task** menu. Click **Clarification Details** from the header.

Figure 67: Clarification Details



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

Figure 68: Clarification Details



Allowed actions are as following:

- Adding New Conversation
- Withdraw Clarification
- Accept Clarification

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

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

2.4.4 Enquiry

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

Prerequisite

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

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

   Under **Operations**, click **In-Principle Approval**. Under **In-Principle Approval**, click **Enquiry**.

   → The **Enquiry** screen is displayed.

Figure 69: Enquiry

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

Table 24: Enquiry – Field Description

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

Field	Description
ID Number	Displays the ID Number of the applicant.
Status	Displays the status of the IPA Application. Available options are: • **Active** • **Closed** • **Expired**
Add to Cart	It allows to add the selected product to the cart.
Apply Now	It allows to initiate the origination process for the selected product directly.

2. Click icon to search the IPA based on the following criteria.
   - IPA Reference Number
   - Customer Name
   - IPA Request Date
   - IPA Offered Date
   - Mobile Number
   - ID Number
   - Status
3. Click **Apply** to inititate the origination process for the selected product.

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

   OR
4. Click **Add to Cart** and the system will provide an alert that the selected product has been added to the cart.
5. Click icon on the top right side.

Prerequisite

The cart has multiple products.

→ The **Cart** screen is displayed.

Figure 70: Cart Screen with Multiple Products

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

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

2.5 Action Tabs

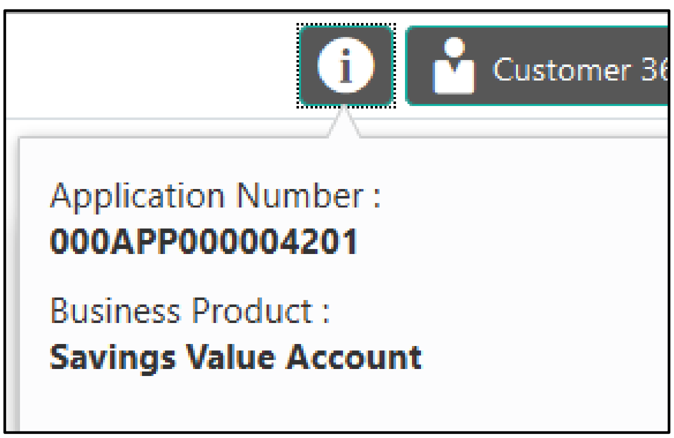
The functions available in the various tabs can be accessed during any point in the Application Initiation, IPA Initiation and IPA Approval stages. The details about the tabs are as follows.

2.5.1 Icon

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

→ The **Icon screen** is displayed.

Figure 71: Icon Screen



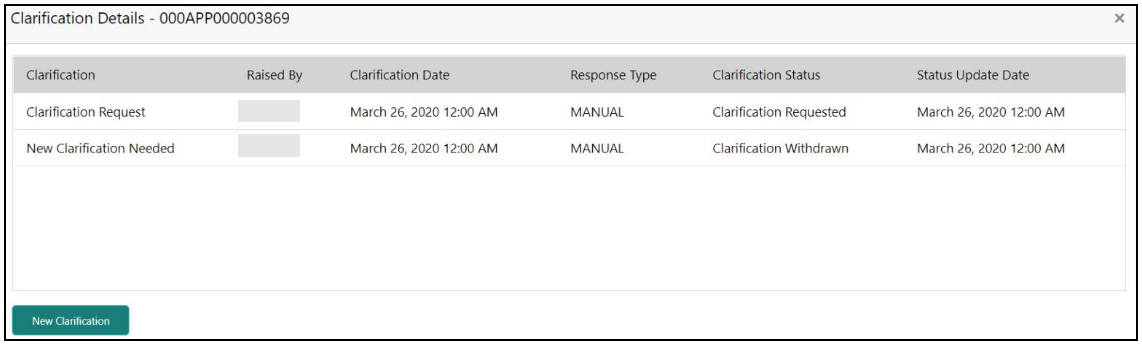
2.5.2 Clarification Details

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

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

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

Figure 72: Clarification Details



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 25: Clarification Details

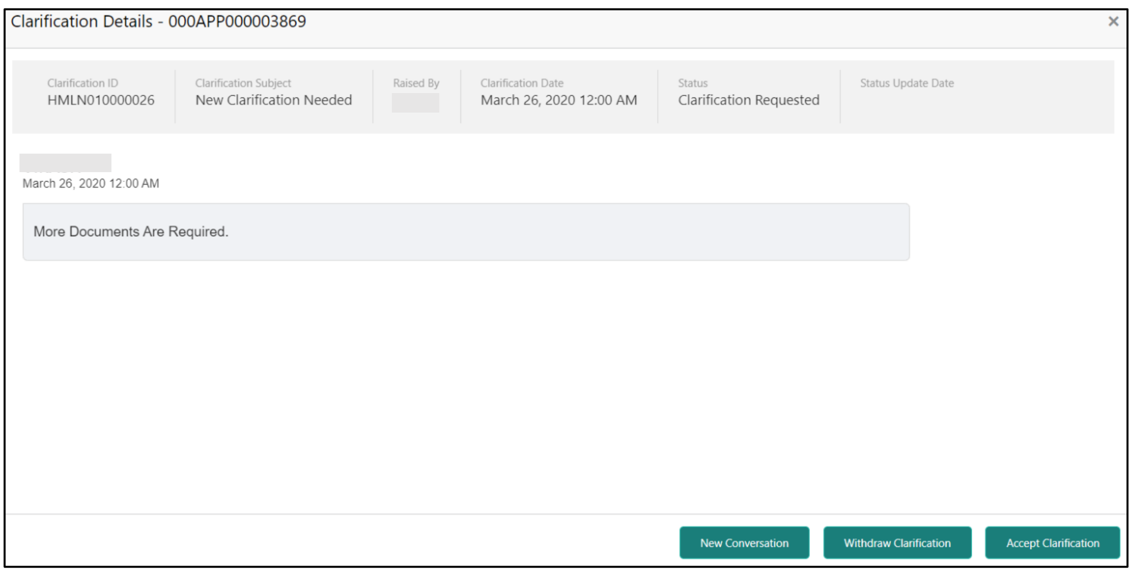
Field	Description
Clarification	Displays the subject of the requested clarification.
Raised By	Displays the user id of the user who has raised the clarification request.
Clarification Date	Displays the clarification date on which the request was raised.
Response Type	Displays the response type.

Field	Description
Clarification Status	Displays the status of clarification. Available options are: • **Clarification Requested** • **Clarification Withdrawn** • **Clarification Completed**
Status Update Date	Displays the status update date.
New Clarification	Click **New Clarification** to raise a new clarification request.

2. Select any specific clarification request row.

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

Figure 73: Clarification Details



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

Table 26: Clarification Details

Field	Description
Clarification ID	Displays the unique clarification ID.
Clarification Subject	Displays the subject of clarification request.
Raised By	Displays the user id of the user who has raised the clarification request.
Clarification Date	Displays the clarification date.
Status	Displays the status of clarification.
Status Update Date	Displays the status update date.
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 & Close** • **Cancel** Click **Save & Close** to save the conversation. Click **Cancel** to cancel the conversation update.

Field	Description
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 & Close** • **Cancel** Click **Save & Close** to withdraw the clarification Click **Cancel** to cancel the withdraw clarification action.
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.

NOTE:

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

2.5.3 Customer 360

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

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

   Figure 74: Customer 360

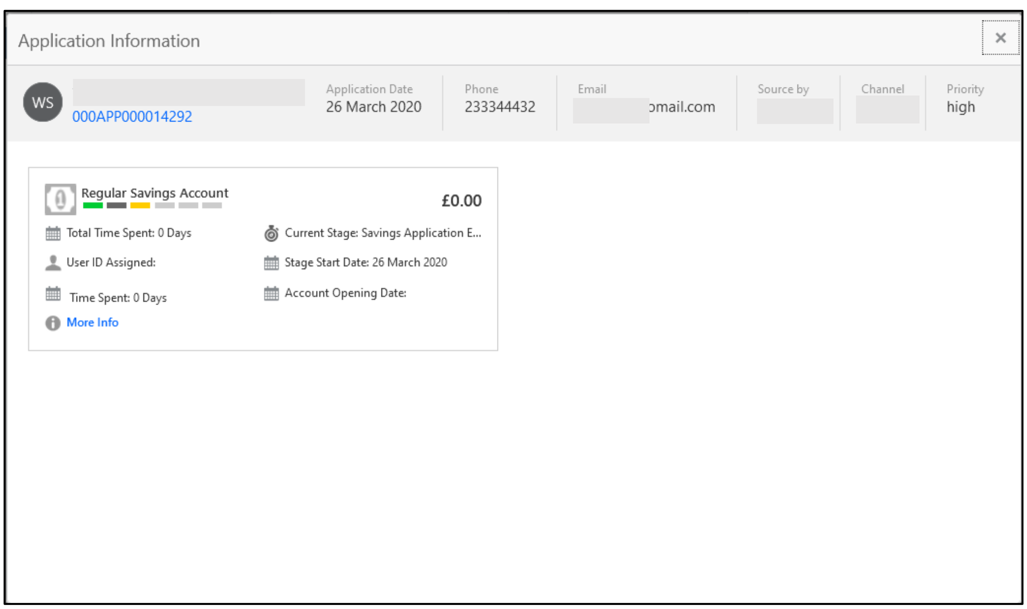
The screen shows the list of Customer IDs in case of Joint Accounts. Select the specific Customer ID to view their Mini Customer 360. The CIF Numbers are populated in the Customer 360 screen only post the CIF number has been keyed in the Customer Information data segment.

2.5.4 Application Info

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

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

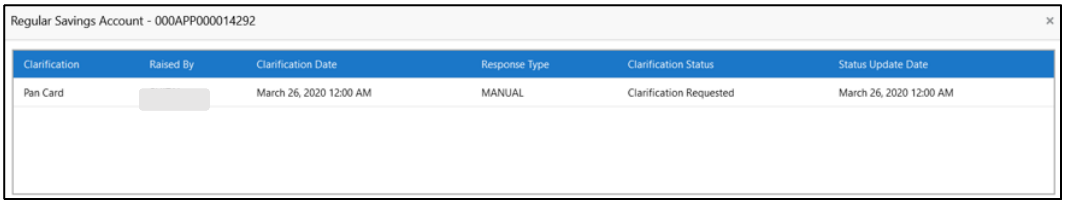
   Figure 75: Application Information



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

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

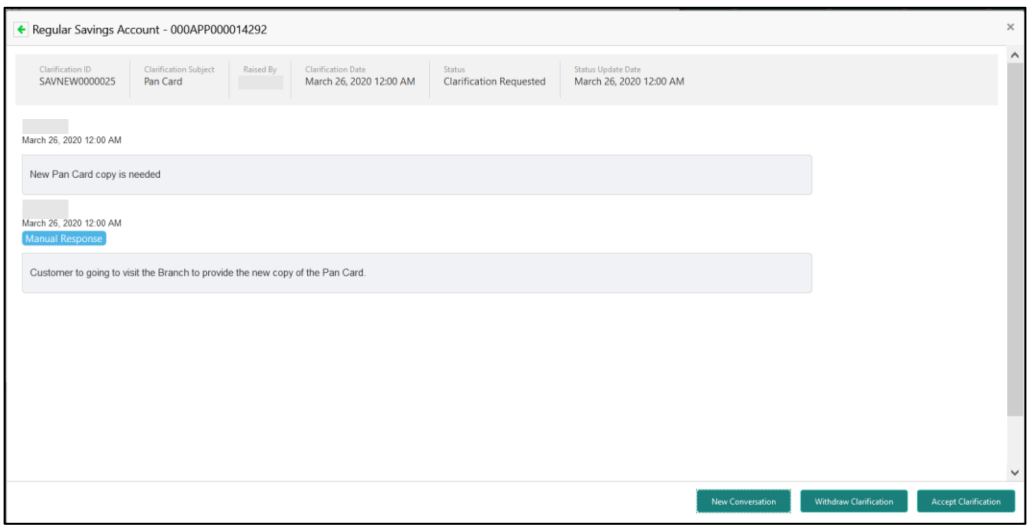
Figure 76: Clarification Details



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

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

Figure 77: Clarification Details



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 27: Application Information – Field Description

Field	Description
Application Date	Displays the application date.
Phone	Displays the phone number.
E-mail	Displays the E-mail ID.
Source By	Displays the name of the user who has sourced the application.
Channel	Displays the channel name.
Priority	Displays the priority of the application. • **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.

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.

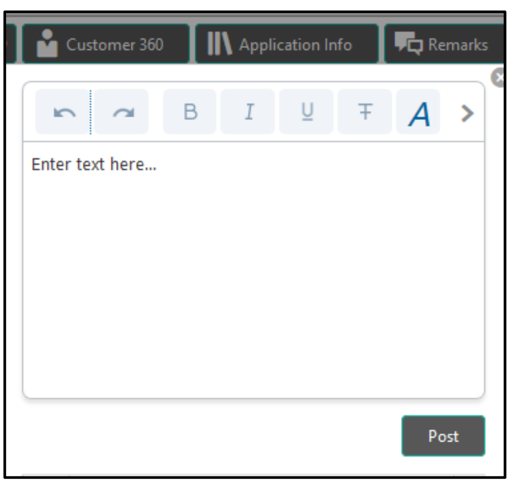
NOTE: Application Info tab will not be visible for Application Initiation stage.

2.5.5 Remarks

1. Click **Remarks** to update any remarks that you want to post for the application that you are working on.

→ The **Remarks** screen is displayed.

Figure 78: Remarks

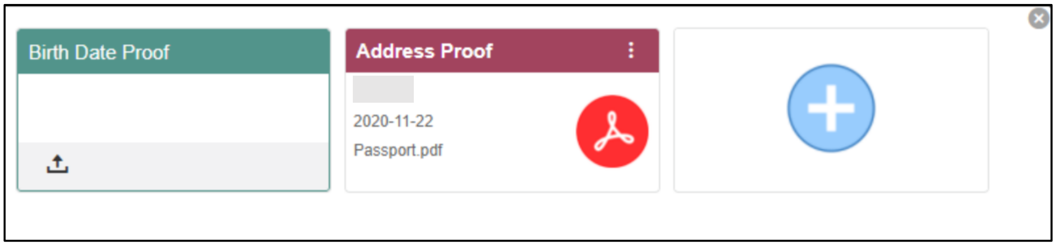


Remarks posted are updated with your user ID, date, and are available to view in the next stages for the users working on that application.

2.5.6 Documents

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

Figure 79: Documents

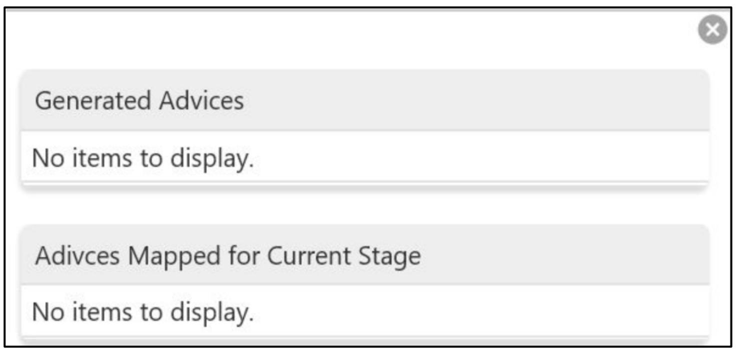


Ensure that mandatory documents are uploaded, as the system will validate the same during the stage submission.

2.5.7 Advices

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

Figure 80: Advices



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

2.6 Tasks

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

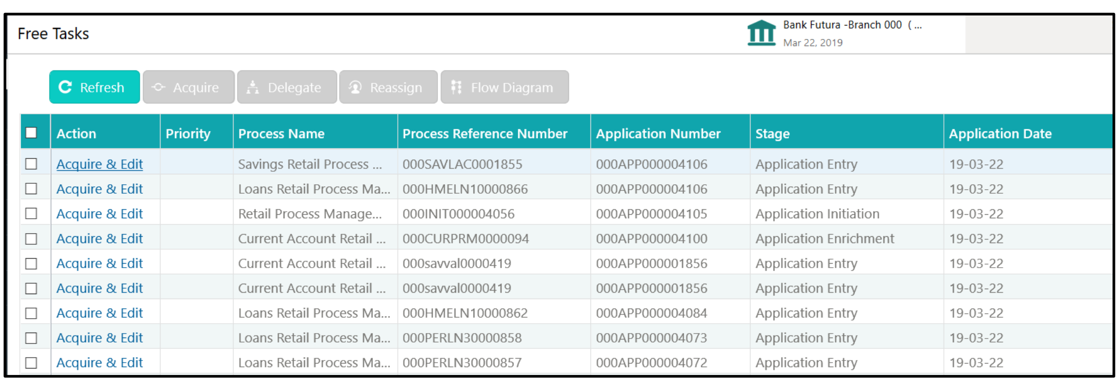
The Task Framework supports the various functions as follows:

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

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

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

Figure 81: Free Task



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

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

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

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

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

3 Error Codes and Messages

This topic contains the error codes and messages.

Table 28: Error Codes and Messages

Error Code	Messages
RPM-AT-001	Failed in Updating Transaction Log
RPM-AT-002	Record not found
RPM-AT-005	Mandatory Datasegment(s) - $1
RPM-AT-015	Pending Approval of Overrides
RPM-CA-001	Error occurred while parsing from Model to Entity
RPM-CMN-001	Exception Occurred while Executing Query
RPM-CMN-002	Number format exception
RPM-CMN-003	Server Error Occurred during API call
RPM-CMN-004	Illegal State Exception
RPM-CMN-005	JTA Transaction unexpectedly rolled back
RPM-CMN-006	Exception Occurred while creating Bean
RPM-CMN-007	Internal server error occurred
RPM_CMN_APL_001	Please provide valid value for Application Number
RPM_CMN_APL_002	Please provide valid value for Process Reference number
RPM_CMN_APL_003	Address list can not be null or empty
RPM_CMN_APL_004	Applicant details model list can not be null or empty
RPM_CMN_APL_005	Please provide valid value for Country
RPM_CMN_APL_006	Please provide a valid value for AddressLine1

Error Code	Messages
RPM_CMN_APL_007	Please provide a valid value for PinCode
RPM_CMN_APL_008	Please provide a valid value for Email
RPM_CMN_APL_009	Please provide a valid value for MobileIsd
RPM_CMN_APL_010	Please provide a valid value for MobileNo
RPM_CMN_APL_011	Please provide a valid value for FirstName
RPM_CMN_APL_012	Please provide a valid value for LastName
RPM_CMN_APL_013	Please provide a valid value for DateOfBirth
RPM_CMN_APL_014	Please provide a valid value for Gender
RPM_CMN_APL_015	Please provide a valid value for Country of residence
RPM_CMN_APL_016	Please provide a valid value for Citizenship
RPM_CMN_APL_017	Empty Request Cannot be Send to Party
RPM_CMN_APL_018	Exception Occured while parsing Json Response
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

Error Code	Messages
RPM-CMN-APL-027	Please provide valid value for Holding Pattern
RPM-CMN-APL-028	Please provide valid value for Ownership
RPM-CMN-APL-029	Please provide valid value for Salutation of $1
RPM-CMN-APL-030	Please provide valid value for First Name
RPM-CMN-APL-031	Please provide valid value for Last Name
RPM-CMN-APL-032	Please provide valid value for Gender of $1
RPM-CMN-APL-033	Please provide valid value for Date Of Birth of $1
RPM-CMN-APL-034	Please provide valid value for Resident Status of $1
RPM-CMN-APL-035	Please provide valid value for Citizenship By of $1
RPM-CMN-APL-036	Please provide valid value for Unique Id Type of $1
RPM-CMN-APL-037	Please provide valid value for Unique Id Number of $1
RPM-CMN-APL-038	Customer age should be more than $1 for $2 Product.
RPM-CMN-APL-039	Customer age should be less than $1 for $2 Product.
RPM-CMN-APL-040	Same Customer cannot be added multiple times as Applicant.
RPM-CMN-APL-041	Please provide valid value for Party Id for $1
RPM-CMN-APL-042	Please provide valid value for Short Name for $1
RPM-CMN-APL-043	Please provide valid value for Birth Country for $1
RPM-CMN-APL-044	$1
RPM-CMN-APL-045	$1
RPM-CMN-APL-046	Click on 'Cancel' and correct the error or wait for the in-progress party amendment request to be complete to

Error Code	Messages
	reinitiate the party amendment again. Alternately click on 'Proceed' to submit this stage without the amendment.
RPM-CMN-APL-047	Please provide valid value for Birth Country of $1
RPM-CMN-APL-048	Please provide valid value for Nationality of $1
RPM-CMN-APL-049	Please provide valid value for 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-CM-FLDT-034	Total Income should not be negative
RPM-CM-FLDT-035	Total Expense should not be negative
RPM-COM-001	JSONException Occured
RPM-CR-001	Error occured while adding the product to cart
RPM-CR-002	Error occured while deleting the product from cart
RPM-CR-003	Error occured while getting the cart details
RPM-LO-CMDT-001	Date Of Birth cannot be future date
RPM-LO-CMDT-002	Enter a valid email
RPM-LO-CMDT-003	Please provide a valid value for Address Line 1
RPM-LO-CMDT-004	Please provide a valid value for Country
RPM-LO-CMDT-005	Please provide a valid value for Pin Code
RPM-LO-CMDT-006	Please provide a valid value for Mobile Isd

Error Code	Messages
RPM-LO-CMDT-007	Please provide a valid value for Mobile No
RPM-LO-CMDT-008	Please provide a valid value for Income Type
RPM-LO-CMDT-009	Please provide a valid value for Employment Type
RPM-LO-CMDT-010	Please provide a valid value for Industry
RPM-LO-CMDT-011	Please provide a valid value for Address Type
RPM-LO-CMDT-012	Please provide a valid value for Process Reference Number
RPM-LO-CMDT-013	Please provide a valid value for Application Number
RPM-LO-CMDT-014	Please provide a valid value for Stage Code
RPM-LO-CMDT-015	Please provide a valid value for Title
RPM-LO-CMDT-016	Please provide a valid value for First Name
RPM-LO-CMDT-017	Please provide a valid value for Last Name
RPM-LO-CMDT-018	Please provide a valid value for Marital Status
RPM-LO-CMDT-019	Please provide a valid value for Date Of Birth
RPM-LO-CMDT-020	Please provide a valid value for Gender
RPM-LO-CMDT-021	Please provide a valid value for Unique Id No
RPM-LO-CMDT-022	Please provide a valid value for Seq No
RPM-LO-CMDT-023	Please provide a valid value for Email
RPM-LO-CMDT-024	Please provide a valid value for CIF Number
RPM-LO-CMDT-025	Single Installment is supported only for Bullet repayment
RPM-LO-CMDT-026	No Business Product found this Process Reference Number

Error Code	Messages
RPM-LO-CMDT-027	Please provide valid value for Employee Agreement
RPM-LO-CMDT-028	Please provide valid value for Organization Category
RPM-LO-CMDT-029	Please provide valid value for Demographics
RPM-LO-CMDT-030	Please provide valid value for Employment Start Date.
RPM-LO-CMDT-031	Please provide valid value for Industry Type.
RPM-LO-CMDT-032	Please provide valid value for Organization Name.
RPM-LO-CMDT-033	Please provide valid value for Employee Type.
RPM-LO-CMN-001	Process Reference Number cannot be null
RPM-LO-CMN-002	Error in parsing date
RPM-LO-CMN-003	Offer Issue Details not found for this Process Reference number
RPM-LO-CMN-004	Offer Accept/Reject Details not found for this Process Reference number
RPM-LO-CMN-005	Loan Details not found for this Process Reference number
RPM-LO-CMN-006	Applicant Details not found for this Application number
RPM-LO-CMN-007	Charge Details not found for this Process Reference number
RPM-LO-CMN-008	Repayment Details not found for this Process Reference number
RPM-LO-CMN-009	Assessment Details not found for this Process Reference number
RPM-LO-CMN-010	Asset Details not found for this Process Reference number

Error Code	Messages
RPM-LO-CMN-011	Mortgage Valuation Details not found for this Process Reference number
RPM-LO-CMN-012	Disbursement Details not found for this Process Reference number
RPM-LO-CMN-013	Vehicle Details not found for this Process Reference number
RPM-LO-CMN-014	Collateral Details not found for this Process Reference number
RPM-LO-CMN-015	Interest Details not found for this Process Reference number
RPM-LO-FLDT-001	Income Amount should not be negative
RPM-LO-FLDT-002	Expense Amount should not be negative
RPM-LO-FLDT-003	Total Income Amount is not equal to Individual Incomes
RPM-LO-FLDT-004	Total Expense Amount is not equal to Individual Expenses
RPM-LO-FLDT-005	Net Amount is not equal to Total Income Amount minus Total Expense Amount
RPM-LO-FLDT-006	Income should be greater than zero
RPM-LO-FLDT-007	Expense should be greater than zero
RPM-LO-FLDT-008	Asset Amount should be greater than zero
RPM-LO-FLDT-009	Liability Amount should be greater than zero
RPM-LO-FLDT-010	Total Asset Amount is not equal to Individual Assets
RPM-LO-FLDT-011	Total Liability Amount is not equal to Individual Liabilities
RPM-LO-FLDT-012	Please provide a valid value for Parent Or Guardian Details
RPM-LO-FLDT-013	Please provide a valid value for Basic Details

Error Code	Messages
RPM-LO-FLDT-014	Please provide a valid value for Income Details
RPM-LO-FLDT-016	Please provide a valid value for Expense Details
RPM-LO-FLDT-018	Please provide a valid value for Income Type
RPM-LO-FLDT-019	Please provide a valid value for Total Income Amount
RPM-LO-FLDT-020	Please provide a valid value for Expense Type
RPM-LO-FLDT-021	Please provide a valid value for Total Expense Amount
RPM-LO-FLDT-022	Please provide a valid value for Asset Type
RPM-LO-FLDT-023	Please provide a valid value for Net Amount
RPM-LO-FLDT-024	Please provide a valid value for Liability Type
RPM-LO-FLDT-026	Please provide a valid value for Seq Income No
RPM-LO-FLDT-027	Please provide a valid value for Seq Expense No
RPM-LO-FLDT-028	Please provide a valid value for Seq Asset No
RPM-LO-FLDT-029	Please provide a valid value for Seq Liability No
RPM-LO-FLDT-030	Please provide a valid value for Seq Basic Details No
RPM-LO-FLDT-031	Please provide a valid value for Seq Parent Details No
RPM-LO-FLDT-036	Net Amount should be greater than zero
RPM-PD-032	Cannot cancel the application as one or more process has crossed irrevocable stages
RPM-PD-001	generateSequenceNumber : Entity cannot be null
RPM-PD-002	Sequence Generator failed to generate the reference number

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

Error Code	Messages
RPM-PD-023	ProcessRefNo cannot be null
RPM-PD-024	Failed in domain save
RPM-PD-025	Error 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-035	Loan offer accept/reject is not applicable for the given application
RPM-PD-036	Unable to proceed as the application is already being processed by the bank
RPM-PD-029	$1 is not valid
RPM-PD-030	The product $1 cannot be selected multiple times
RPM-PD-031	Multiple products of the product type $1 cannot be selected
RPM-PD-033	Mandatory Datasegments $1 are missing for the reference number $2
RPM-PD-034	Datasegment Code(s) is missing for $1 for the reference number $2
RPM-PR-001	Error occured while getting the cart details
RPM_TC_011	Error occured while getting uploaded Doc
RPM-TO-001	Mandatory Checklist(s) - $1
RPM-TO-020	Mandatory Document(s) - $1

4 Annexure - Advices

4.1 IPA Offer Letter

Date: <IPA Issue Date>

Bank Name

Branch Name

To,

Date:

Customer Name

Address Line1

Address Line2

State

City

Pin code

Congratulations

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

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

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

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

Yours faithfully,

Bank Name

4.2 IPA Rejection

Bank Name

Branch Name

To, Date:

Customer Name

Address Line1

Address Line2

State

City

Pin code

Sub: Rejection of In Principle Approval Request

Dear Sir/Madam,

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

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

Yours faithfully,

<Manager Name>

<Bank Name>

5 List of Glossary

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