

Retail Loans Origination User Guide

Oracle Banking Origination Cloud Service

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Retail Loans Origination User Guide

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1 Preface

1.1 Introduction

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

1.2 Audience

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

1.3 Document Accessibility

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

1.4 Acronyms and Abbreviations

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

Table 1: Acronyms table

| Abbreviation | Description |
|--------------|-----------------------------------|
| DS | Data Segment |
| System | Oracle Banking Origination Module |

1.5 List of Topics

This user manual is organized as follows:

Table 2: List of Topics

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

1.6 Related Documents

The related documents are as follows:

1. Operations User Guide
2. Configuration User Guide
3. Savings Account Origination User Guide
4. Current Account Origination User Guide
5. Term Deposit Origination User Guide
6. 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

| Symbols | Description |
|----------------|--------------------|
| → | Represents Results |

2 Oracle Banking Origination Retail Lending Process Management

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

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

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

3 Overview of Oracle Banking Origination Retail Loan Account Open Process

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

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

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

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

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

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

4 Retail Loans Account Origination Process

This chapter includes following sections:

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

4.1 Retail Loan Account

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

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

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

Prerequisite

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

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

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

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

Figure 1: Free Tasks

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

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4.2 Loan Application Entry Stage

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

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

The Application Entry stage has the following reference data segments:

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

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

4.2.1 Loan Details

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

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

Figure 2: Loan Details

Loan Application Entry - 006APP00034374

Loan Details

Account Type: **Business Loan** Business Product Name: **SMBL01**

BUSINESS LOANS

Account Branch: 006

Account Currency: GBP

Purpose of Loan: Business Loan

Loan Tenure: 10 MM DD

Estimated Cost: 8,500,000.00

Customer Contribution: 1,000,000.00

Requested Loan Amount: 7,500,000.00

Audit Request Clarification Back Next Save & Close Cancel

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

Table 4: Loan Details – Field Description

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

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

4.2.2 Admission Details

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

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

Prerequisite

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

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

Figure 3: Admission Details

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

Table 5: Admission Details – Field Description

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

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

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

4.2.3 Customer Information

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

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

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

Figure 4: Customer Information - Individual

The screenshot shows the 'Customer Information - Individual' screen. At the top, there's a header with 'Loan Application Entry: 006APP000028062' and navigation tabs for 'Loan Details', 'Admission Details', 'Application Info', 'Customer Info', 'Remarks', 'Documents', and 'Review'. The 'Customer Info' tab is active. Below the header, there's a 'Customer Information' section with fields for 'Customer Type' (set to 'Individual'), 'Ownership' (set to 'Single'), and 'Number of Applicants' (set to '1').

The main form area contains several sections:

- Existing Customer:** A toggle switch is set to 'Off'.
- CIF Number:** A field for the Customer Identification File number.
- Primary Customer:** A toggle switch is set to 'On'.
- Upload Document to prepopulate Customer Information:** A button to upload a document.
- Personal Details:** Fields for Title, First Name, Middle Name, Last Name, Name in Local Language, Gender, Date of Birth, Resident Status, Country of Residence, Birth Country, Nationality, Citizenship By, Marital Status, ID Type, Unique ID No., Valid Till, Preferred Language, Preferred Currency, and Relationship Manager ID.
- Customer Segment:** Two dropdown menus for selecting customer segments.
- Customer Category:** Two dropdown menus for selecting customer categories.
- Customer Location:** A dropdown menu for selecting a customer location.
- Details of Special Need:** A dropdown menu for selecting details of special need.
- Remarks For Special Need:** A text area for providing remarks for special need.
- Staff:** A toggle switch is set to 'Off'.
- Address:** A section for adding addresses, with a 'Communication Address' button.
- Signature:** A section for adding signatures, with a 'Drag and Drop' button and a 'Remarks' field.

At the bottom, there's a table with columns for 'Signature ID', 'Signature', 'Remarks', and 'Action'. The table is currently empty. Below the table, there's a pagination bar showing 'Page 1 of 1 (1 of 1 items)'.


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




Table 6: Customer Information - Individual – Field Description

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

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

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

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

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

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

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

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


Figure 5: Customer Information – Small and Medium Business (SMB)

- Specify the details in the relevant data fields. 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. |
| Edit | Click Edit to modify the existing customer details and address details. Click Save to save the modified details and click Cancel to cancel the modifications. Edit will be visible only for existing customers. |
| Existing Customer | Select to indicate if customer is existing customer. |

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

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

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

Customer Dedupe Check:

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

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

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

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

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

Figure 6: De-Dupe Results

De-Dupe Results

Following matching records are found, Please verify

▲ Vikash Kumar

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

OK Ignore

▲ Sanjeet Singh

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

OK Ignore

Cancel Submit

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

Table 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.

4.2.4 Stake Holder Details

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

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

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

Figure 7: Stake Holder Details

Loan Application Entry - 006APP000034374

Stakeholder Details

Stakeholder Type
Authorized Signatories

Stakeholder Type * Existing Customer
Authorized Signatories *
CIF Number * Associated Since *

Save Cancel

Stakeholder Type
Owners

Date of Registration
2001-01-01

CIF Number * Ownership Percentage * Associated Since *

Stakeholder Type
Guarantors

Date of Registration
2001-01-01

CIF Number *
004589

Line Of Business * Scope * Guarantee start date - Expiry date *
Apr 1, 2022 May 31, 2022

Guarantee amount * Description *

+ Add New Guarantor

Stakeholder Type
Suppliers

Date of Registration
2001-01-01

CIF Number *

Line Of Business * Item Name * Quantity * Supply Frequency *


Start Date - End Date *



+ Add Supply Details


Add Request Clarification Back Next Save & Close Cancel

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

Table 9: Stake Holder Details – Field Description

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

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

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

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

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

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

Figure 8: Customer Onboarding



Customer Onboarding

Customer Category *

Save

5. Select the Customer Category.

The available options are:

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

6. If the **Customer Category** is selected as **Individual**.

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

Figure 9: Customer Onboarding - Individual

The screenshot shows the 'Customer Onboarding' window for an individual customer. At the top, 'Customer Category' is set to 'Individual'. Below this, there are two toggle switches: 'Existing Customer' (disabled) and 'Primary Customer' (enabled). A link 'Upload Document to prepopulate Customer Information' is present. The form is organized into several sections with various input fields, many of which are dropdown menus or search fields. The 'Customer Category' field is set to 'INDIVIDUAL'. At the bottom right, there is a 'Save' button.

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

Table 10: Customer Onboarding - Individual – Field Description

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

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

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

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

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

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


Figure 10: Customer Onboarding – Small and Medium Business.

The screenshot shows a web form titled "Customer Onboarding". At the top, there's a "Customer Category" dropdown menu with "Small and Medium Business(SMB)" selected. Below this is a section for "Existing Customer" with a disabled toggle switch. The form is divided into several rows of input fields: "Doing Business As", "Registration Number", "Date Of Registration" (with a calendar icon), and "Country Of Registration" (with a search icon). The next row contains "SMB Classification" (a dropdown menu), "Customer Category" (a dropdown menu with "SMB" selected), "SMB Registration Number", and "Tax Identification Number". The following row has "Goods And Service Tax ID", "Business License", "Preferred Language" (a dropdown menu), and "Preferred Currency" (with a search icon). The next row includes "Relationship Manager ID", "Upload Logo" (with an "Upload Logo" button), and "Customer Location" (with a search icon). At the bottom, there's a large "Address" field with a plus icon. A "Save" button is located at the bottom right of the form.

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

Table 11: Customer Onboarding - Small and Medium Business – Field Description

| Field | Description |
|---------------------------------|--|
| Existing Customer | By default, toggle is disabled. |
| Doing Business As* | Specify the business of the SMB customer. |
| Registration Number | Specify the registration number. |
| Date of Registration* | Specify the date of registration. |
| Country of Registration* | Click Search and select the country code from the list. |
| SMB Classification | Select the SMB classification from the drop-down values. |

| Field | Description |
|-----------------------------------|---|
| Customer Category* | By default, it is selected as SMB. |
| SMB Registration Number | Specify the SMB registration number. |
| Tax Identification Number* | Specify the tax identification number of the SMB customer. |
| Goods and Services Tax Id | Specify the goods and services tax Id. |
| Business License | Specify the business license. |
| Preferred Language* | Select the preferred language from the drop down list. |
| Preferred Currency* | Click Search and select the currency code from the list. |
| Relationship Manager ID* | Specify the relationship manager id. |
| Upload Logo | Upload the logo of the customer. |
| Customer Location* | Click Search and select the customer location from the list. |
| Address | <p>Displays the address details.</p> <p>To add the addresses of the applicant, click  icon on the Address to add the addresses.</p> |
| Address Type* | <p>Select the address type for the applicant from the drop-down list.</p> <ul style="list-style-type: none"> • Permanent Address • Residential Address • Communication Address • Office Address |
| Building* | Specify the house or office number, floor and building details. |
| Street* | Specify the street. |
| Locality | Specify the locality name of the address. |
| City* | Specify the city. |

| Field | Description |
|-----------------|--|
| State* | Specify the state. |
| Country* | Click Search and specify the country code. |
| Zip Code | Specify the zip code of the address. |
| E-mail* | Specify the E-mail address of the applicant. |
| Mobile* | Specify the ISD code and the mobile number of the applicant. |
| Phone | Specify the ISD code and the phone number of the applicant. |
| Save | Click on Save to save the details. |

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

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

4.2.5 Mandate Details

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

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

Figure 11: Mandate Details

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

Table 12: Mandate Details – Field Description

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

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

4.2.6 Financial Details

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

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

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

Figure 12: Financial Details

Loan Application Entry - 006APP00034370

Financial Details

NEON Industries

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

Applicant Name: NEON Industries

Basic Details

Employment Type: Service

Organization Name: OFSS

Employee ID: 3424565

Designation: VP

Organization Category: Private Limited

Employment Date Range: Aug 1, 2009

I currently work in this role: Yes

Demographics: Global

Employee Type: Full Time

Grade: VP

Industry Type: Select

Monthly Income (In GBP)

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

Monthly Expense (In GBP)

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

Liabilities (In GBP)

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

Asset (In GBP)

| Type | Amount |
|---------|------------|
| House | |
| Deposit | |
| Vehicle | |
| Other | |
| GBP | 500,000.00 |

Net Income GBP 6,900.00

Profit and Financial Ratios

2022

Balance Sheet Size: 1000

Year Over Year Growth: 20

Return On Asset: 100

Operating Profit: 100000

Return On Investment: 20

Net Profit: 100000

Return On Equity: 2000

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

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

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

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

Figure 13: Profit and Financial Ratios

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

Table 13: Financial Details – Field Description

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

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

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

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

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

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

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

Figure 14: Error Message

Continue With Existing Financial Details

Yes No

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

4.2.6.1 Parent / Guardian Financial Details

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

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

Prerequisite

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

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

Figure 15: Parent/Guardian Financial Details

Loan Underwriting - 000APP000013904

Admission Details | Parent/Guardian Financial D. | Financial Details | Credit Rating Details | Summary

Parent/Guardian Financial Details

1. Parent/Guardian Name: Relationship With Student

Existing Customer: Relationship With Student

Title: First Name: Middle Name: Last Name:

Mr. Date of Birth: 8 Jul 1956 Gender: Male Marital Status: Single Unique ID Number: IT

Basic Details

Income Type: Salary Employment Type: Full Time Employee Number: Designation: Consultant Industry: IT Employment Start Date: Employment End Date: Add/View Address

Monthly Income (in GBP)

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

Monthly Expense (in GBP)

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

Liabilities (in GBP)

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

Assets (in GBP)

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

Request Clarification Back Next Save & Close Cancel

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

Table 14: Parent/Guardian Details – Field Description

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

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

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

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

4.2.7 Collateral Details

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

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

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

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

Figure 16: Collateral Details

Loan Application Entry - 006APP00034374

Clarification Details

Application Info

Customer 360

Remarks

Documents

Advises

Screen 6 / 7

Loan Details

Customer Information

State Holder Details

Financial Details

Mandate Details

Collateral Details

Guarantor Details

Summary

Collateral Details

Name of Business

Date of Incorporation

E-mail

Phone

Mobile

Collateral Type Deposits

Category Term Deposit

Primary Collateral

Term Deposit Number

Linkage Currency

Collateral Value

Total Collateral Value

Collateral Type

Maturity Date

Liability ID

Hair Cut %

Cover Available

Category

Available Linkage Amount

Liability Description

Collateral Amount To Be Considered

Collateral Branch

Linked Amount

Collateral Available Date Range

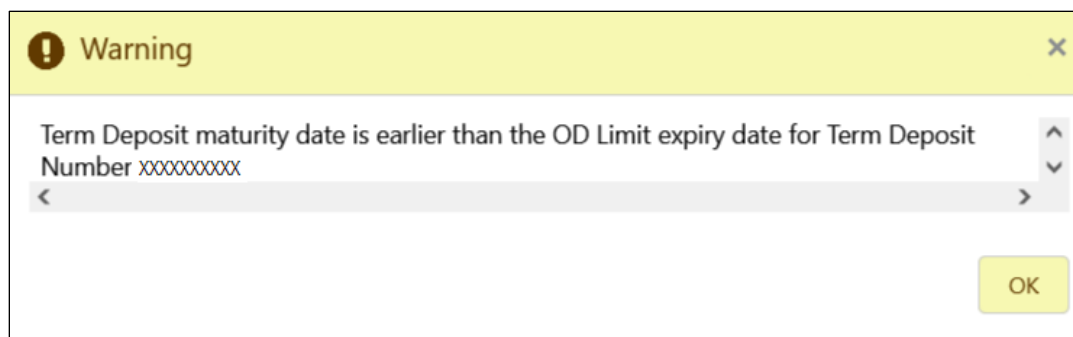
Collateral Description

+ Add Collateral

If the **Collateral Type** is selected as **Term Deposit**, the below **warning** message displays when the Loan expiry date is more than the Maturity Date of the term deposit.

→ The **Warning** screen is displayed.

Figure 17: Warning



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

Table 15: Collateral Details – Field Description

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

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

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

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

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

4.2.8 Guarantor Details

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

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

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

Figure 18: Guarantor Details

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

Table 16: Guarantor Details – Field Description

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

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

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

4.2.9 Summary

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

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

→ The **Summary** screen is displayed.

Figure 19: Summary

Loan Application Entry - 006APP000034374

Summary

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

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

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

Table 17: Summary Application Entry – Field Description

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

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

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

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

Application De-Dupe:

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

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

→ The **Overrides** screen is displayed.

Figure 20: Overrides

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

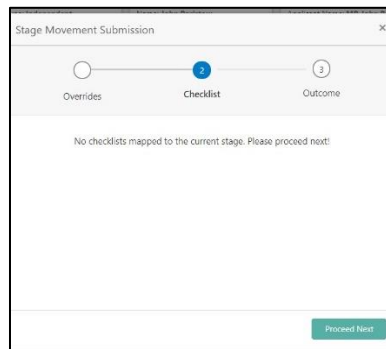
Figure 21: Error Message



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

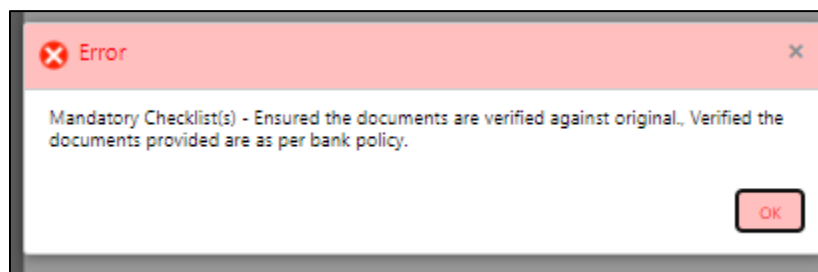
→ The **Checklist** screen is displayed.

Figure 22: Checklist



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

Figure 23: Error Message



6. Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

Figure 24: Outcome

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

- Proceed
- Reject by Bank

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

If the Collateral Type is selected as Term Deposit, the

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

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

9. Click **Submit**.

→ The **Confirmation** screen is displayed.

Figure 25: Confirmation

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

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

Figure 26: Free Tasks

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

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

NOTE:

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

4.2.10 Action Tabs

This section includes the following subsections:

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

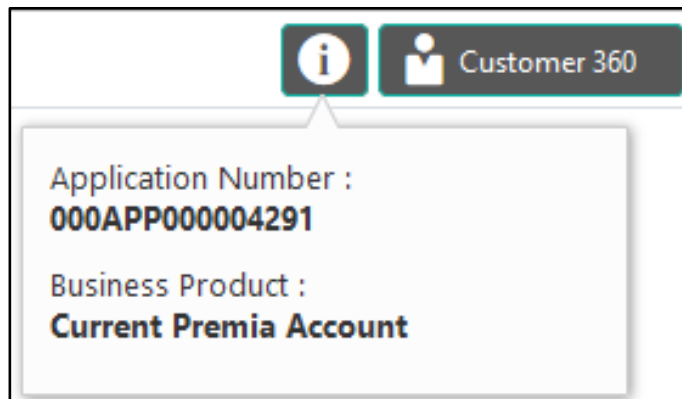
The functions available in the various tabs can be accessed during any point in the Application Entry stage. Details about the tabs are as follows:

4.2.10.1 Icon

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

→ The **Icon** screen is displayed.

Figure 27: Icon Screen



4.2.10.2 Clarification Details

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

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

Figure 28: Clarification Details

| Clarification Details - 000APP00003869 | | | | | |
|--|-----------|-------------------------|---------------|-------------------------|-------------------------|
| Clarification | Raised By | Clarification Date | Response Type | Clarification Status | Status Update Date |
| Clarification Request | | March 26, 2020 12:00 AM | MANUAL | Clarification Requested | March 26, 2020 12:00 AM |
| New Clarification Needed | | March 26, 2020 12:00 AM | MANUAL | Clarification Withdrawn | March 26, 2020 12:00 AM |
| | | | | | |
| | | | | | |

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 18: Clarification Details

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

11. Select any specific clarification request row.

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

Figure 29: Clarification Details

Clarification Details - 000APP000003869

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

March 26, 2020 12:00 AM

More Documents Are Required.

New Conversation Withdraw Clarification Accept Clarification

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

Table 19: Clarification Details

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

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

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

4.2.10.3 Customer 360

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

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

Figure 30: Customer 360




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

4.2.10.4 Application Info

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

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

Figure 31: Application Information

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

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


Figure 32: Data Points

| Neural Network | | | |
|----------------|--------------|--------|------|
| Name | Actual Value | Weight | Rank |
| TOT_NUM_STAGES | 10 | 1 | 1 |

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

Table 20: Application Information – Field Description

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

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

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

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

4.2.10.5 Remarks

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

→ The **Remarks** screen is displayed.

Figure 33: Remarks

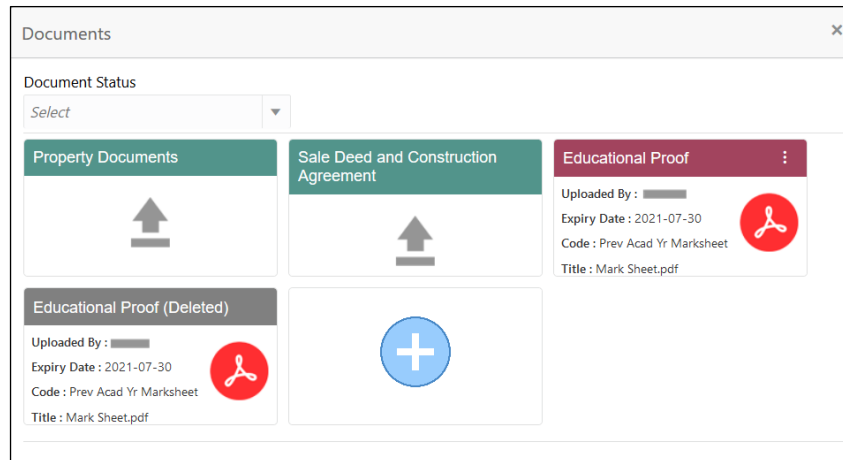
Remarks posted are updated with your User ID, Date, and are available to view in the next stages for the users working on that application.


4.2.10.6 Documents

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

→ The **Documents** screen is displayed.

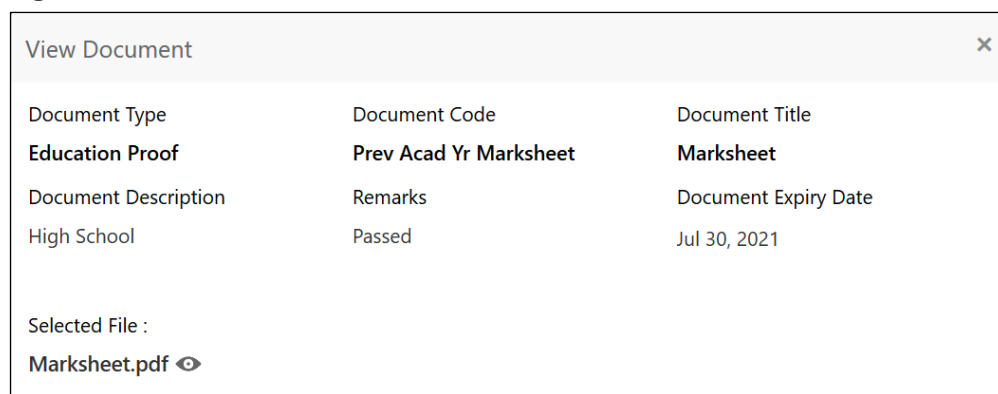
Figure 34: Documents



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

→ The **View Document** is displayed.

Figure 35: View Document



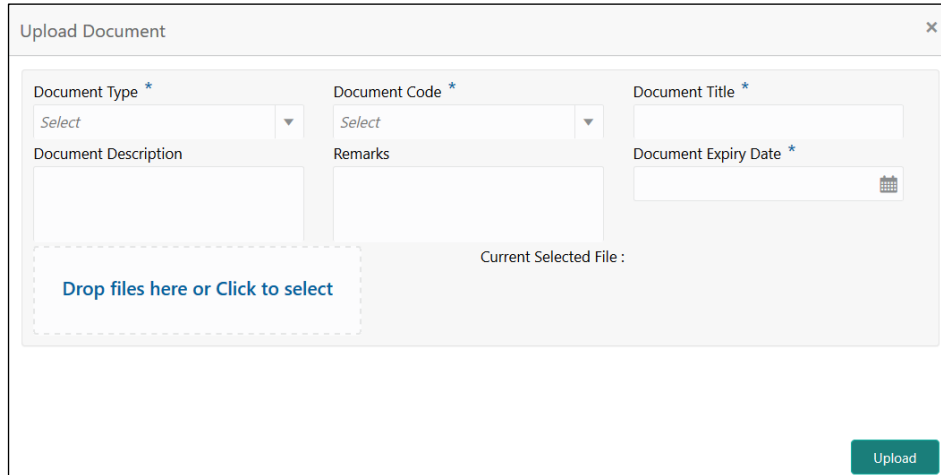
5. Click **Download** to download the document.
6. Click **Delete** to delete the document.

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

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

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

Figure 36: Upload Document



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

Table 21: Upload Document – Field Description

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

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

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

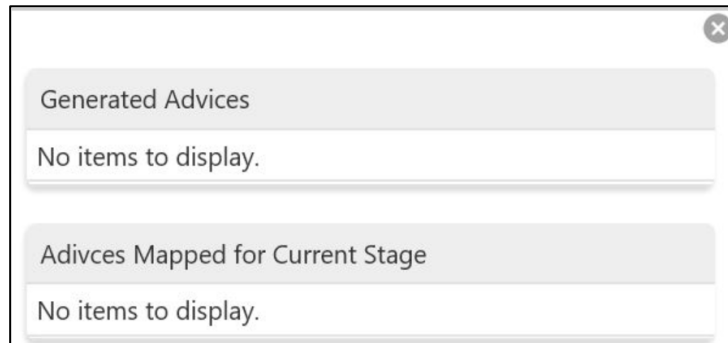
Non-mandatory documents can be deleted in any stage.

4.2.10.7 Advices

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

→ The **Advices** screen is displayed.

Figure 37: Advices



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

4.2.11 Request Clarification

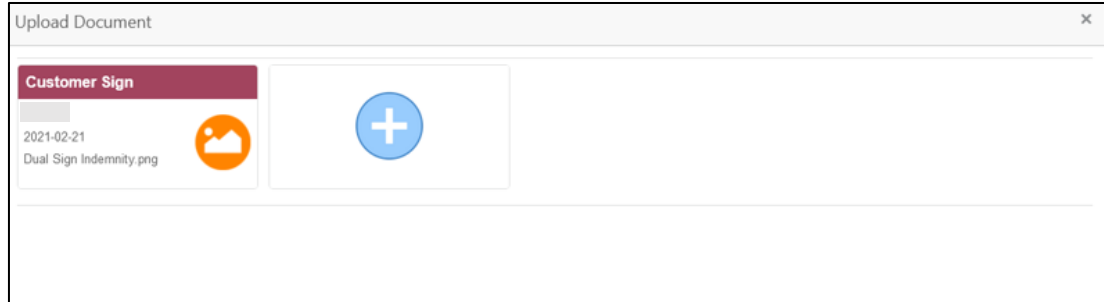
1. Click **Request** Clarification to raise a new customer clarification request. You need to update the Clarification subject and the clarification detail in the New Clarification Pop-up screen.

Figure 38: New Clarification



2. You need to update the Clarification subject and the clarification detail in the New Clarification Pop-up screen. The system also allows you to upload the document for the Clarification being raised.

Figure 39: Upload Documents



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

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

Figure 40: Clarification Details

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

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

Figure 41: Clarification Details

Clarification Details - 000APP000014292

| Clarification ID | Clarification Subject | Raised By | Clarification Date | Status | Status Update Date |
|------------------|-----------------------|-----------|-------------------------|-------------------------|-------------------------|
| SAVNEW00000025 | Pan Card | | March 26, 2020 12:00 AM | Clarification Requested | March 26, 2020 12:00 AM |

March 26, 2020 12:00 AM

New Pan Card copy is needed

March 26, 2020 12:00 AM

[Manual Response](#)

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

[New Conversation](#) [Withdraw Clarification](#) [Accept Clarification](#)

Allowed actions are as following:

- Adding New Conversation
- Withdraw Clarification
- Accept Clarification

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

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

4.3 Loan Application Enrichment Stage

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

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

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

4.3.1 Loan Interest Details

The user can acquire the application from Free Tasks list.

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

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

Figure 42: Loan Interest Details

Loan Application Enrichment - 006APP00034379

Clarification Details Application Info Customer 360 Remarks Documents Advises

Screen (2 / 6)

Loan Disbursement Details

Loan Interest Details

Loan Repayment Details

Account Services

Charge Details

Summary

Loan Interest Details

Main Interest

| | | | |
|----------------------|-----------|---------------|-----------------------|
| Interest Rate (in %) | Rate Type | Margin (in %) | Effective Rate (in %) |
| 3.70 | Floating | 0.1 | 3.80 |

Processing interest rate

| | | | |
|----------------------|-----------|-----------------|-----------------------|
| Interest Rate (in %) | Rate Type | Variance (in %) | Effective Rate (in %) |
| 1.00 | Fixed | 0 | 1.00 |

Collection Interest

| | | | |
|----------------------|-----------|-----------------|-----------------------|
| Interest Rate (in %) | Rate Type | Variance (in %) | Effective Rate (in %) |
| 1.00 | Fixed | 0 | 1.00 |

Audit Request Clarification Back Next Save & Close Cancel

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

Table 22: Loan Interest Details – Field Description

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

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

4.3.2 Loan Disbursement Details

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

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

Prerequisite

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

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

Figure 43: Loan Disbursement Details – Own Internal Account

Loan Application Enrichment - 006APP000036012

Loan Disbursement Details

Settlement Required: ☒ Settlement Required

Frequency Based: ☒ Frequency Based

Requested Loan Amount: GBP 50,000.00

Loan Amount: GBP 50,000.00

Multiple: ☒ Multiple

Disbursement Frequency: Select

Number Of Disbursement: 2

First Disbursement Date: Mar 30, 2018

Disbursement Schedule

| Stage | Date | Amount Of Disbursement | Total Disbursement |
|-------|------|------------------------|--------------------|
| | | | |
| | | | |

Disbursement Mode: Own Internal Account

Customer Account: [Search]

Branch Code: [Search]

Audit

Request Clarification Back Next Save & Close Cancel

Prerequisite

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

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

Figure 44: Loan Disbursement Details – Other Internal Account

Loan Application Enrichment - 006APP000036012

Screen (2 / 6)

Loan Disbursement Details

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

Frequency Based: ☒

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

| Stage | Date | Amount Of Disbursement | Total Disbursement |
|-------|------|------------------------|--------------------|
| | | | |
| | | | |

Disbursement Mode: Other Internal Account

Other Internal Account

Customer Account: Account Name: Branch Code:

Audit Request Clarification Back Next Save & Close Cancel

Prerequisite

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

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

Figure 45: Loan Disbursement Details – External Account

Loan Application Enrichment - 006APP000036012

Screen (2 / 6)

Loan Disbursement Details

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

Frequency Based: ☒

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

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

Disbursement Mode: External Account

External Account Transfer

BIC Code: Bank Code Name Branch Code Name External Account Number:

Beneficiary Name:

Audit Request Clarification Back Next Save & Close Cancel

Prerequisite

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

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

Figure 46: Loan Disbursement Details – GL Account

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

Table 23: Loan Disbursement Details – Field Description

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

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

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

| Field | Description |
|--------------------------|--|
| Customer Account* | <p>Search and select the customer account number.</p> <p>NOTE: This field appears if the Disbursement Mode is selected as Own Internal Account and Other Internal Account.</p> <p>The disbursement account currency can be different than that of the loan account currency.</p> |

| Field | Description |
|---------------------------------|---|
| Account Name | Displays the account name based on the account selected. NOTE: This field appears if the Disbursement Mode is selected as Other Internal Account . |
| Branch Code* | Displays the branch code associated with customer account number. NOTE: This field appears if the Disbursement Mode is selected as Own Internal Account and Other Internal Account . |
| BIC Code* | Specify the BIC Code. NOTE: This field appears if the Disbursement Mode is selected as External Account . |
| Bank | Specify the bank name. NOTE: This field appears if the Disbursement Mode is selected as External Account . |
| Branch | Specify the branch name. NOTE: This field appears if the Disbursement Mode is selected as External Account . |
| External Account Number* | Specify the external account number. NOTE: This field appears if the Disbursement Mode is selected as External Account . |
| Beneficiary Name* | Specify the beneficiary name. NOTE: This field appears if the Disbursement Mode is selected as External Account . |
| GL Account Number* | Displays the GL account number. The system defaults the GL Account configured for the product. NOTE: This field appears if the Disbursement Mode is selected as GL Account . |

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

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

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

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

Figure 47: Customer Account

Customer Account

Customer ID Customer Account

Fetch

| Customer ID | Name | Branch Code | Customer Account | Currency |
|---------------------|------|-------------|------------------|----------|
| No data to display. | | | | |

Page 1 (0 of 0 items) < 1 >

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

Table 24: Customer Account – Field Description

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

4.3.3 Loan Repayment Details

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

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

Prerequisite

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

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

Figure 48: Loan Repayment Details – Own Internal Account

Prerequisite

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

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

Figure 49: Loan Repayment Details – External Account

Prerequisite

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

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

Figure 50: Loan Repayment Details – Capture Later

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

Table 25: Loan Repayment Details – Field Description

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

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

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

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

4.3.3.1 Repayment Schedule

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

1. Click **Show Repayment Schedule**.

Prerequisite

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

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

Figure 51: Repayment Schedule

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

Prerequisite

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

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

Figure 52: Repayment Schedule – Moratorium Period

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

4.3.4 Charge Details

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

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

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

Figure 53: Charge Details

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

Table 26: Charge Details – Field Description

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

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

4.3.5 Account Services

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

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

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

Figure 54: Account Services

The screenshot displays the 'Account Services' screen within a 'Loan Application Enrichment' window. The left sidebar shows a navigation menu with 'Account Services' selected. The main area contains the following fields and sections:

- Statement Cycle:** A dropdown menu set to 'Monthly'.
- Statement Type:** A dropdown menu set to 'Detailed'.
- Start Date:** A date field showing '26 Apr 2020'.
- Payment Schedules:** A section with three rows of controls:
 - 'Ignore Holidays' with a toggle switch.
 - 'Holiday Check' with a 'Select' dropdown and a 'Cascade Schedules' toggle switch.
 - 'Move Across Month' with a toggle switch and 'Move Forward'/'Move Backward' radio buttons.
- Maturity Date:** A section identical in structure to the Payment Schedules section.
- Reversion Schedule:** A section identical in structure to the Payment Schedules section.

At the bottom of the screen, there is an 'Audit' button on the left and a row of action buttons: 'Request Clarification', 'Back', 'Next', 'Save & Close', and 'Cancel'.

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

Table 27: Account Services – Field Description

| Field | Description |
|------------------------------|--|
| Statement Preferences | Specify the statement preferences details. |

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

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

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

4.3.6 Summary

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

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

→ The **Summary** screen is displayed.

Figure 55: Summary

Loan Application Enrichment - 000APP000013904

Summary

Loan Interest Details: Interest Rate: 4.5%, Customer Margin: 0%, Effective Rate On Loan: 4.5%, +1 view more...

Loan Disbursement Details: Loan Amount: GBP 1000000, Disbursement Frequency: User Defined, First Disbursement Date: Mar 26, 2020, Disbursement Method: Internal, +1 view more...

Loan Repayment Details: Repayment Type: EMI, Repayment Frequency: Monthly, Tenure: 1 Years 0 Months 0 Days, First Repayment Date: Apr 26, 2020, +1 view more...

Charge Details: Charge Type: Service Tax, Amount: 0.00, Waive: N, +2 view more...

Account Services: Statement Cycle: Monthly, Payment Schedule: Ignore Holidays: N, Maturity Details: Ignore Holidays: N, Revision Schedule: Ignore Holidays: N, +1 view more...

Buttons: Request Clarification, Back, Next, Save & Close, Submit, Cancel

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

Table 28: Summary Application Enrichment – Field Description

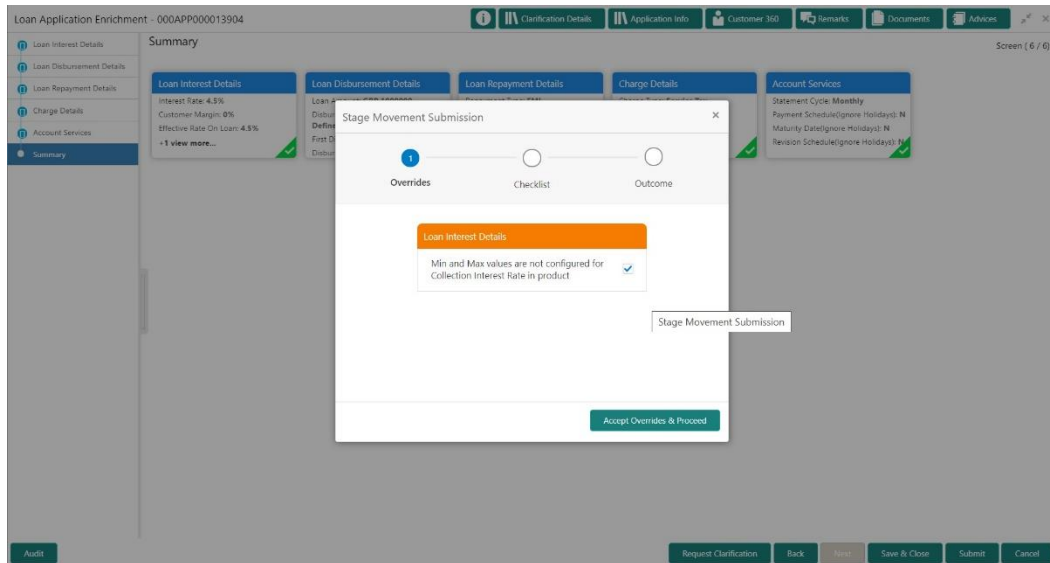
| Data Segment | Description |
|----------------------------------|---|
| Loan Interest Details | Displays the loan interest details. |
| Loan Disbursement Details | Displays the loan disbursement details. |
| Loan Repayment Details | Displays the loan repayment details |
| Charge Details | Displays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

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

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

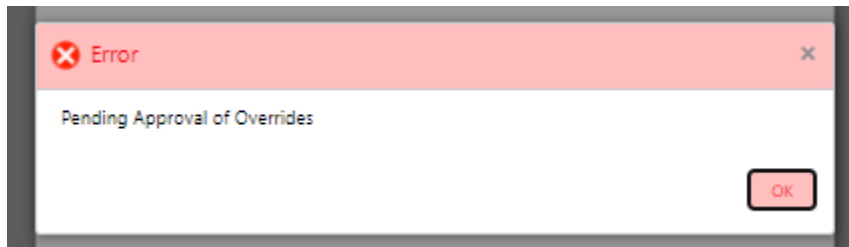
→ The **Overrides** screen is displayed.

Figure 56: Overrides



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

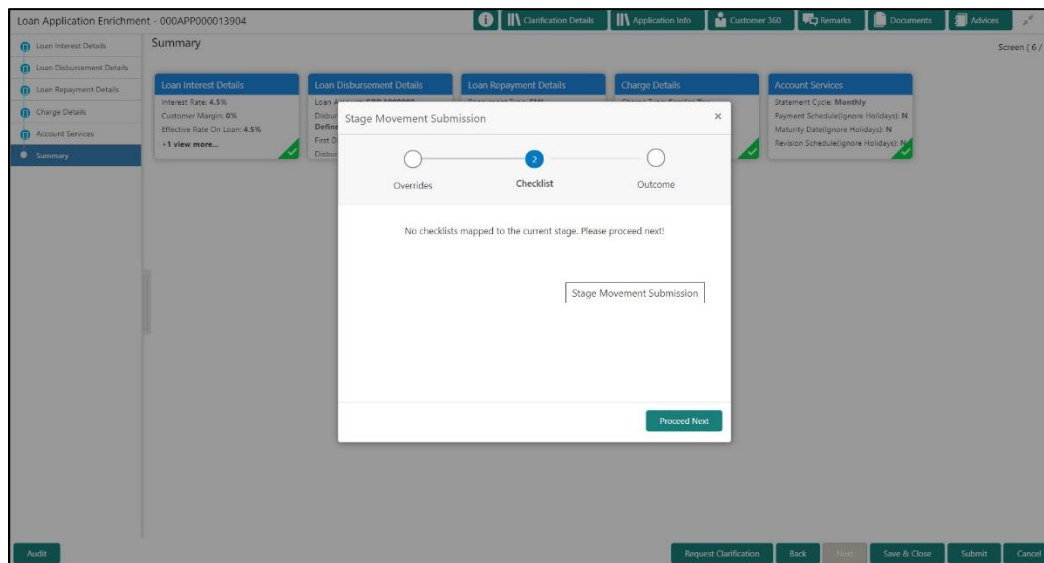
Figure 57: Error Message



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

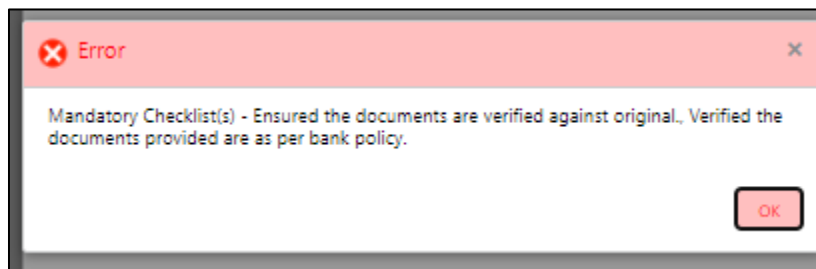
→ The **Checklist** screen is displayed.

Figure 58: Checklist



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

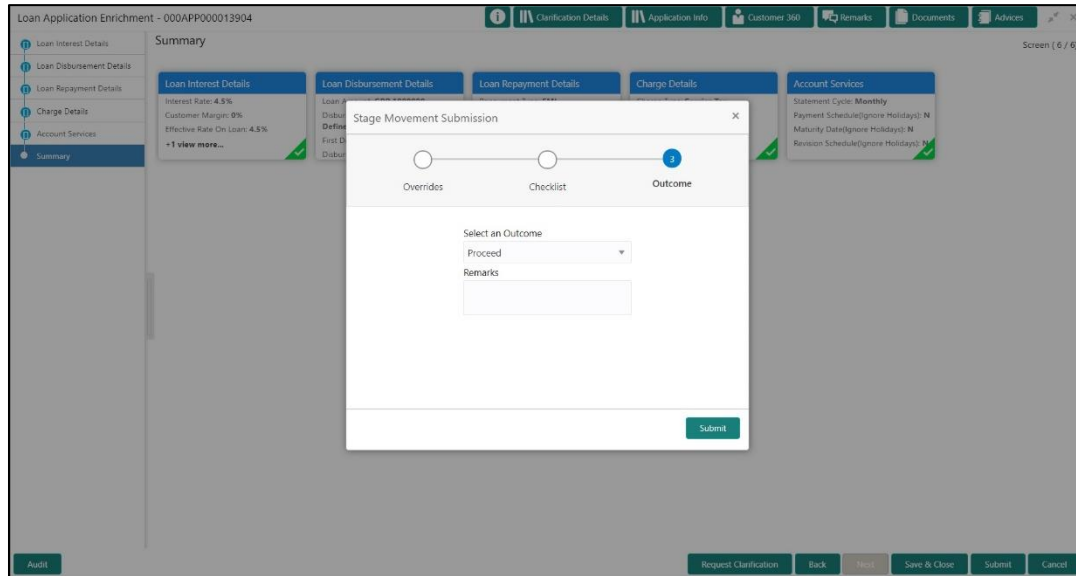
Figure 59: Error Message



4. Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

Figure 60: Outcome



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

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

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

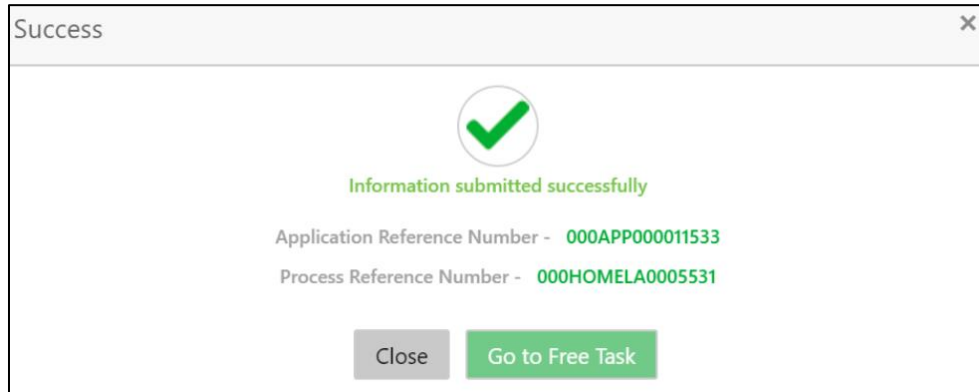
If the selected **Collateral Type** is other than Deposits in **Collateral Details** data segment, then the submit of the Loan Application Enrichment stage, will move the application into the **Loan Underwriting** stage.

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

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

7. Click **Submit**.

→ The **Confirmation** screen is displayed.

Figure 61: Confirmation8. Click **Go to Free Task**.

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

Figure 62: Free Tasks

| Free Tasks | | | | | | | | | |
|--|----------|----------------------------|--------------------------|--------------------|-------------------|------------------|--------|-----------------|--------|
| <div> Refresh Acquire Delegate Reassign Flow Diagram </div> | | | | | | | | | |
| Action | Priority | Process Name | Process Reference Number | Application Number | Stage | Application Date | Branch | Customer Number | Amount |
| Acquire & E... | | Loans Retail Process Ma... | 000HOMELA0005531 | 000APP000011533 | Loan Underwriting | 19-03-22 | 000 | | |

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

4.4 Loan Underwriting Stage

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

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

The Loan Underwriting stage has the following reference data segments:

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

4.4.1 Credit Rating Details

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

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

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

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

Figure 63: Credit Rating Details

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

Table 29: Credit Rating Details – Field Description

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

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

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

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

Figure 64: Additional Credit Bureau Details

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

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

Table 30: Additional Credit Bureau Details – Field Description

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

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

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

4.4.2 Valuation Details

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

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

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

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

Figure 65: Valuation Details - Individuals

The screenshot shows the 'Valuation Details' screen for an individual customer. The interface includes a top navigation bar with tabs for 'Credit Rating Details', 'Valuation Details', 'Legal Opinion', and 'Summary'. The 'Valuation Details' tab is active. The main form area contains fields for 'Collateral ID' (COL2197998), 'Collateral Description' (Home), 'Liability ID' (006094), and 'Liability Description'. Below these are fields for 'Hair Cut %' (2), 'Collateral Amount' (GBP98,000.00), 'Valuation Type' (External), 'Valuation Amount' (GBP £1,500,000.00), 'Agency Code', and 'Agency Name'. A 'Valuation Date' field is set to Mar 26, 2020. An '+ Add Valuation' button is at the bottom left. The bottom of the screen features an 'Audit' button and a row of action buttons: 'Request Clarification', 'Back', 'Next', 'Save & Close', and 'Cancel'.

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

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

Figure 66: Valuation Details - Small and Medium Business (SMB)

The screenshot shows the 'Valuation Details' screen for a Small and Medium Business (SMB) customer. The interface is similar to the individual screen but with business-specific fields. The top navigation bar and tabs are the same. The main form area includes fields for 'Name of Business', 'Date of Incorporation', 'Email', and 'Phone'. Below these are fields for 'Collateral ID', 'Collateral Description', 'Liability ID', and 'Liability Description'. Further down are fields for 'Hair Cut %', 'Collateral Amount', 'Valuation Type' (Set to 'Select'), 'Valuation Amount' (GBP), 'Agency Code', and 'Agency Name'. A 'Valuation Date' field is present. An '+ Add Valuation' button is at the bottom left. The bottom of the screen features an 'Audit' button and a row of action buttons: 'Request Clarification', 'Back', 'Next', 'Save & Close', and 'Cancel'.

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

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

Table 31: Valuation Details – Field Description

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

| Field | Description |
|------------------------------|--|
| Hair Cut % | Displays the Hair cut percentage. |
| Collateral Amount | Displays the collateral amount. |
| Valuation Type* | Select the type of valuation. Available options are <ul style="list-style-type: none"> • External • Internal |
| Valuation Amount* | Specify the valuation amount of the collateral. |
| Agency Code | Specify the agency code. |
| Agency Name | Specify the name of agency. |
| Valuation Date* | Select the valuation date. Date should not be earlier than the Loan Application Date . |
| Request Clarification | <p>Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on Request Clarification, refer to the section Request Clarification.</p> |
| Back | Click Back to navigate to the previous data segment within a stage. |
| Next | <p>Click Next to navigate to the next data segment, after successfully capturing the data.</p> <p>NOTE: The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action.</p> <p>User will not be able to proceed to the next data segment, without capturing the mandatory data.</p> |

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

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

4.4.3 Legal Opinion

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

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

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

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

Figure 67: Legal Opinion - Individuals

Loan Underwriting - 000APP000006209

Legal Opinion

MR

Collateral ID: COL21971998

Collateral Description: Home

Liability ID: 000094

Liability Description: MR

Opinion Type: External

Agency Code: Agency001

Agency Name:

Opinion Date: Mar 26, 2020

Legal Remarks: Good

+ Add Option

Buttons: Request Clarification, Back, Next, Save & Close, Cancel

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

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

Figure 68: Legal Opinion - Small and Medium Business (SMB)

The screenshot displays the 'Legal Opinion' screen for Small and Medium Business (SMB). The interface includes a top navigation bar with tabs for 'Clarification Details', 'Application Info', 'Customer 360', 'Remarks', 'Documents', and 'Advices'. A left sidebar contains links for 'Credit Rating Details', 'Valuation Details', 'Legal Opinion' (selected), and 'Summary'. The main form area contains the following fields: 'Name of Business', 'Date of Incorporation', 'Email', 'Phone Number', 'Collateral ID', 'Collateral Description', 'Liability ID', 'Liability Description', 'Liability for', 'Opinion Type' (a dropdown menu), 'Agency Code', 'Agency Name', 'Legal Remarks', and 'Opinion Date'. An 'Add Opinion' button is located below the form fields. At the bottom of the screen, there are buttons for 'Request Clarification', 'Back', 'Next', 'Save & Close', and 'Cancel'. The screen is identified as 'Screen (3 / 4)' in the top right corner.

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

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

Table 32: Legal Opinion – Field Description

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

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

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

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

4.4.4 Summary

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

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

→ The **Summary** screen is displayed.

Figure 69: Summary

Loan Underwriting - 006APP000034379

Summary

Credit Rating Details
 Applicant Name: NEON Industries
 External Rating Agency: Experian
 External Rating: 750
 +1 view more...

Valuation Details
 Valuation Type: Internal
 Valuation Amount: GBP 245000
 Agency Name:
 Valuation Date: Mar 30, 2018

Legal Opinion
 Opinion Type: Internal
 Agency Name:
 Legal Remarks: Good
 Opinion Date: Mar 30, 2018

Audit Request Clarification Back Next Save & Close Submit Cancel

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

Table 33: Summary Loan Underwriting – Field Description

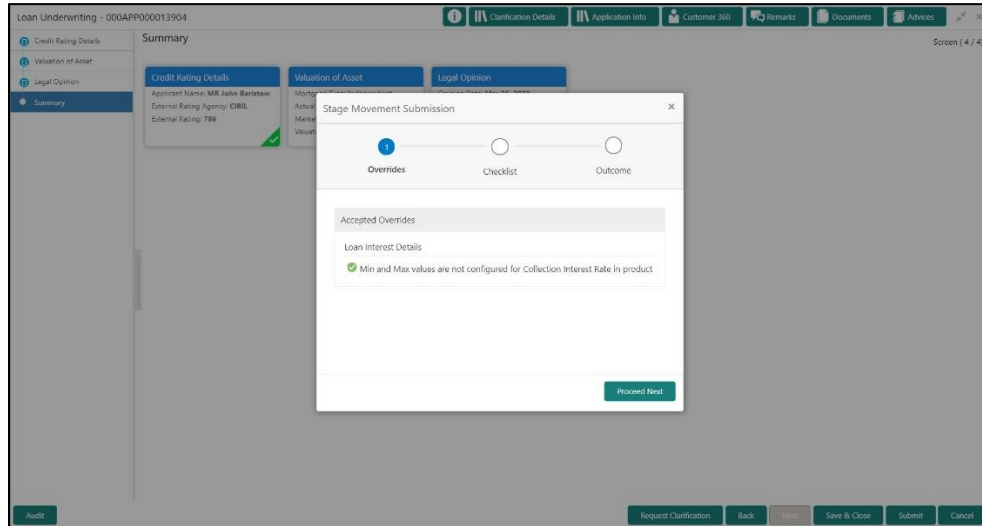
| Data Segment | Description |
|------------------------------|-------------------------------------|
| Credit Rating Details | Displays the credit rating details. |
| Valuation Details | Displays the valuation details. |
| Legal Opinion | Displays the legal opinion details. |

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

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

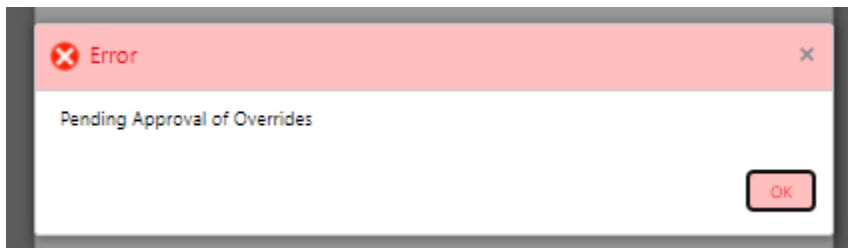
→ The **Overrides** screen is displayed.

Figure 70: Overrides



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

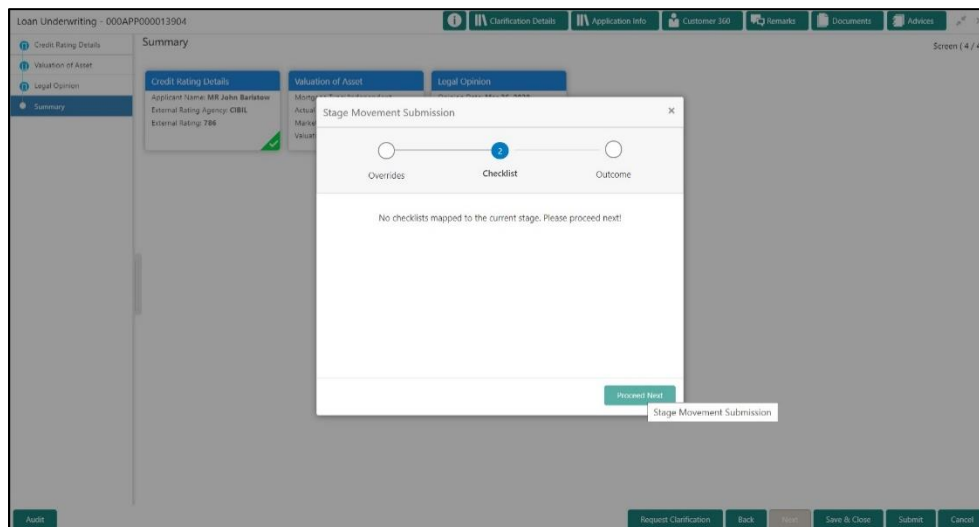
Figure 71: Error Message



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

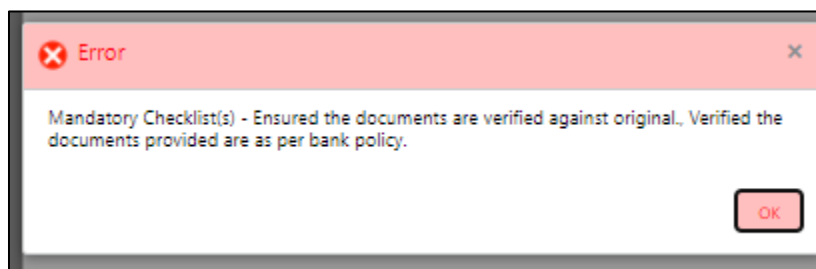
→ The **Checklist** screen is displayed.

Figure 72: Checklist



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

Figure 73: Error Message



4. Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

Figure 74: Outcome

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

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

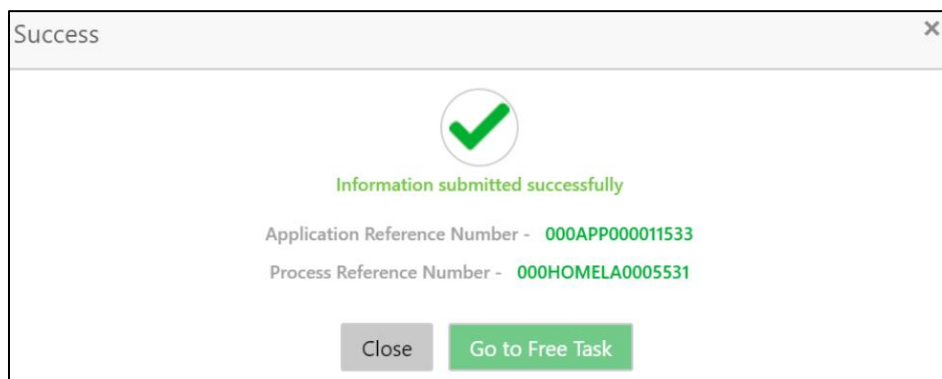
The stage movement is driven by the business configuration for a given combination of **Process Code**, **Life Cycle** and **Business Product Code**.

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

7. Click **Submit**.

→ The **Confirmation** screen is displayed.

Figure 75: Confirmation



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

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

Figure 76: Free Tasks

| Free Tasks | | | | | | | | | |
|---|----------|----------------------------|--------------------------|--------------------|-----------------|------------------|--------|-----------------|--------|
| Refresh Acquire Delegate Reassign Flow Diagram | | | | | | | | | |
| Action | Priority | Process Name | Process Reference Number | Application Number | Stage | Application Date | Branch | Customer Number | Amount |
| Acquire & E... | | Loans Retail Process Ma... | 000HOMELA0005531 | 000APP000011533 | Loan Assessment | 19-03-22 | 000 | | |

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

4.5 Loan Assessment Stage

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

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

The Loan Assessment stage has the following data segments:

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

4.5.1 Qualitative Scorecard Details

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

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

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

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

Figure 77: Qualitative Scorecard

Loan Assessment - 006APP000024078

Qualitative Scorecard

Applicant Name: [Text Field] Questionnaire Code: [Text Field] Questionnaire Description: Questionnaire for Home Loan 101

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

Audit Request Clarification Back Next Save & Close Cancel

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

Table 34: Qualitative Scorecard – Field Description

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

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

4.5.2 Assessment Details

Assessment Details is the next data segment of Loan Assessment stage. The user can acquire the application from FREE TASK. **Assessment Details** screen enables the user to understand the evaluation and provide the system recommendation based on the following parameters.

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

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

Figure 78: Assessment Details – Logical Model

The screenshot shows the 'Assessment Details' screen for a loan assessment. The interface includes a top navigation bar with tabs for 'Qualitative Scorecard', 'Assessment Details', and 'Summary'. The 'Assessment Details' tab is active, showing a grid of loan parameters and scores.

| Requested Amount | Tenure | Base Rate | Margin |
|-----------------------|-------------------------|-----------------|----------------|
| GBP 144,999.00 | 3 Years 0 Months 0 Days | 3.70 | 0.30 |
| Total Weighted Score | Approved Amount | Proposed Margin | Effective Rate |
| 80 | --- | 1.00 | 4.70 |
| System Recommendation | Grade | | |
| ManualQueueA | A | | |

Below the grid, there are six summary cards:

- Logical Model**: PASS
- Borrowing Capacity**: 22900.00
- Qualitative Score**: 54
- Quantitative Score**: 80
- Decision & Grade**: Approved Grade: A
- Pricing**: 1%

At the bottom, there is a section for the Logical Model Code and Description:

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

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

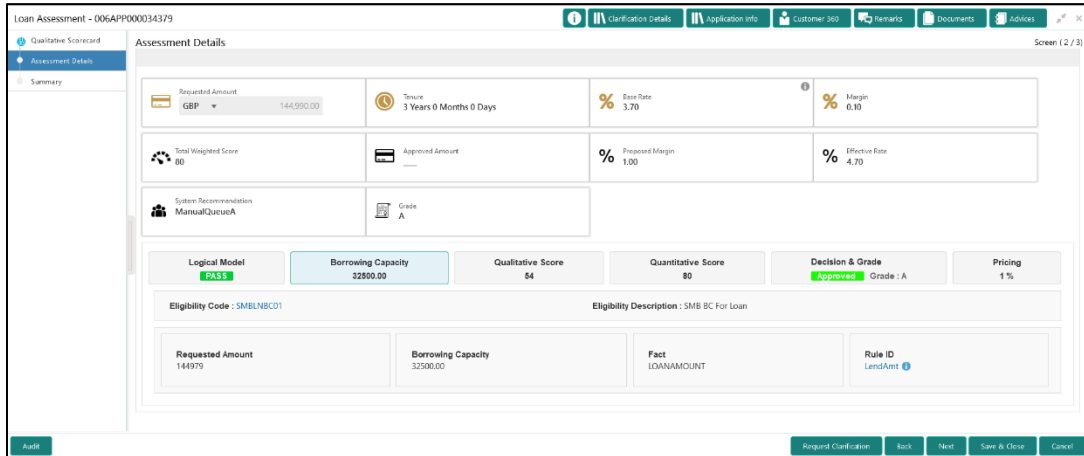
| Rule ID | Sequence | Status |
|-----------|----------|--------|
| LMSBSCORE | 1 | PASS |

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

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

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

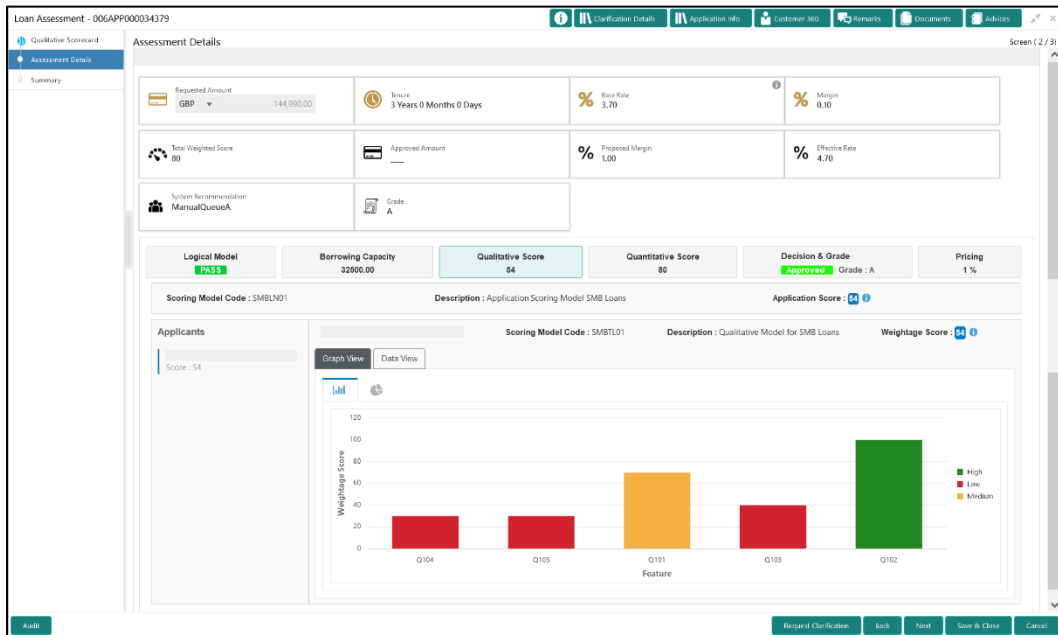
Figure 79: Assessment Details – Borrowing Capacity



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

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

Figure 80: Assessment Details – Qualitative Score – Graph View



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

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

Figure 81: Assessment Details – Qualitative Score – Data View

Loan Assessment - 006APP000034379

Qualitative Scorecard

Assessment Details

Requested Amount: GBP 144,990.00

Term: 3 Years 0 Months 0 Days

Base Rate: 3.70

Margin: 0.10

Total Weighted Score: 80

Approved Amount: —

Proposed Margin: 1.00

Effective Rate: 4.70

System Recommendation: ManualQueueA

Grade: A

Logical Model: PASS

Borrowing Capacity: 32500.00

Qualitative Score: 54

Quantitative Score: 80

Decision & Grade: Approved Grade: A

Pricing: 1%

Scoring Model Code: SMLN01

Description: Application Scoring Model SMB Loans

Application Score: 84

Applicants

Score: 54

Scoring Model Code: SMLT01

Description: Qualitative Model for SMB Loans

Weightage Score: 84

Graph View Data View

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

Audit

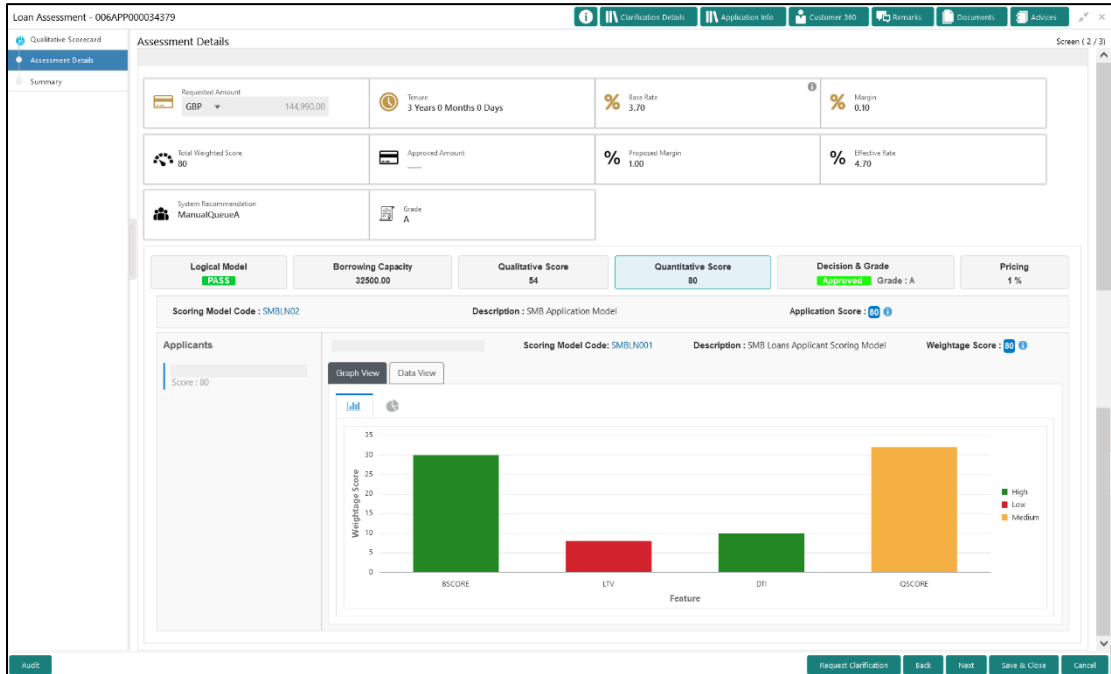
Request Clarification Back Next Save & Close Cancel

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

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

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

Figure 82: Assessment Details – Quantitative Score – Graph View



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

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

Figure 83: Assessment Details – Quantitative Score – Data View

Loan Assessment - 006APP000034379

Assessment Details

Requested Amount: GBP 144,990.00 | Tenure: 3 Years 0 Months 0 Days | Base Rate: 3.70 | Margin: 0.10

Total Weighted Score: 80 | Approved Amount: | Proposed Margin: 1.00 | Effective Rate: 4.70

System Recommendation: ManualQueueA | Grade: A

Logical Model: PASS | Borrowing Capacity: 32900.00 | Qualitative Score: 54 | Quantitative Score: 80 | Decision & Grade: Approved | Grade: A | Pricing: 1 %

Scoring Model Code: SMLN02 | Description: SMB Application Model | Application Score: 80

Applicants: Score: 80

Scoring Model Code: SMLN001 | Description: SMB Loans Applicant Scoring Model | Weightage Score: 80

Scoring Details

| Feature | Value | Range Type | Range | Weightage % | Score | Weightage Score |
|----------------------|--------------------|------------|---------|-------------|-------|-----------------|
| Credit Bureau Score | 750 | Value | 700-999 | 30 | 100 | 30 |
| Loan to Value Ratio | 99.96551724137931 | Value | 80-999 | 20 | 40 | 8 |
| Debt to Income Ratio | 27.616568627450977 | Value | 0.01-30 | 10 | 100 | 10 |
| Qualitative Score | 54.0 | Value | 50-90 | 40 | 80 | 32 |

Buttons: Request Clarification, Back, Next, Save & Close, Cancel

NOTE: For multi borrower applications, the user can view the Qualitative 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 84: Assessment Details – Decision & Grade

| Quantitative Score | Quantitative Score Range | Decision |
|--------------------|--------------------------|----------|
| 80.0 | 80-100.01 | Approved |

| Quantitative Score | Quantitative Score Range | Grade |
|--------------------|--------------------------|-------|
| 80.0 | 80-100.01 | A |

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

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


Figure 85: Assessment Details – Pricing

| Loan Amount | Loan Tenure | Loan Amount Range | Loan Tenure Range | Rate % |
|-------------|-------------|-------------------|-------------------|--------|
| 32500.00 | 60.0 | 1-50000 | 60-120 | 1 |

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

Table 35: Assessment Details – Field Description

| Field | Description |
|-------------------------|------------------------------------|
| Requested Amount | Specify the requested loan amount. |

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

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

| Field | Description |
|---|--|
| Qualitative Score - Scoring Details | |
| Question Code | Displays the question code configured for Qualitative Scoring Model |
| Question | Displays the question configured in question code. |
| Value | Displays the answers provided by the applicant. |
| Score | Displays the calculated score based on the answers. |
| Quantitative Score | |
| Scoring Model Code | Displays the scoring model code configured for the product. |
| Description | Displays the description of the scoring model. |
| Weightage Score | Displays the overall weightage score for the applicant(s). The weightage score also appears in the respective applicant's tab in case of the multiple applicants. |
| Quantitative Score - Scoring Details | |
| Feature | Displays the feature configured in the Quantitative Scoring Model. |
| Value | Displays the value of the application for the configured feature. |
| Range Type | Displays the range type configured in the Quantitative Scoring Model. |
| Range | Displays the range for the value of the application. |
| Weightage % | Displays the weightage percentage configured for the feature. |
| Score | Displays the score configured for the range. |
| Weightage Score | Displays the calculated weightage for each feature. |
| Decision & Grade | |
| Model Code | Displays the model code configured for the product. |

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

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

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

4.5.3 Summary

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

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

→ The **Summary** screen is displayed.

Figure 86: 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 36: Summary Assessment – Field Description

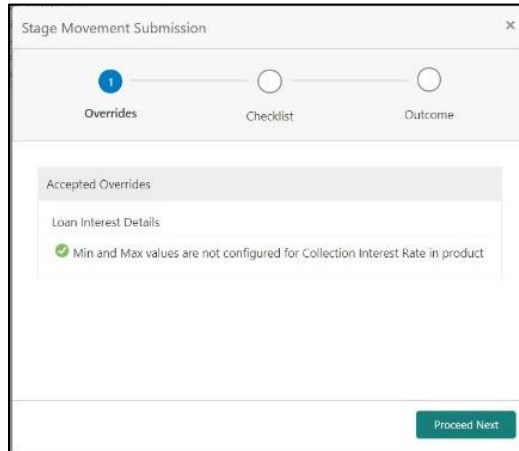
| Data Segment | Description |
|--------------------------------------|---|
| Qualitative Scorecard Details | Displays the qualitative scorecard details. |
| Assessment Details | Displays the assessment details. |

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

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

→ The **Overrides** screen is displayed.

Figure 87: Overrides



The screenshot shows a window titled "Stage Movement Submission" with a close button (X) in the top right corner. Below the title bar is a progress indicator with three steps: "Overrides" (active, marked with a blue circle and the number 1), "Checklist", and "Outcome". The main content area is titled "Accepted Overrides" and contains a section "Loan Interest Details" with a green checkmark and the text "Min and Max values are not configured for Collection Interest Rate in product". At the bottom right of the window is a green button labeled "Proceed Next".

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

Figure 88: Error Message

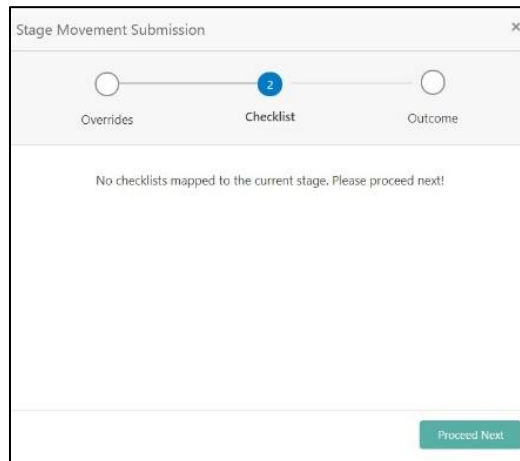


The screenshot shows an error message dialog box with a red header bar containing a red "X" icon and the word "Error". The main text area displays "Pending Approval of Overrides". At the bottom right is a red button labeled "OK".

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

→ The **Checklist** screen is displayed.

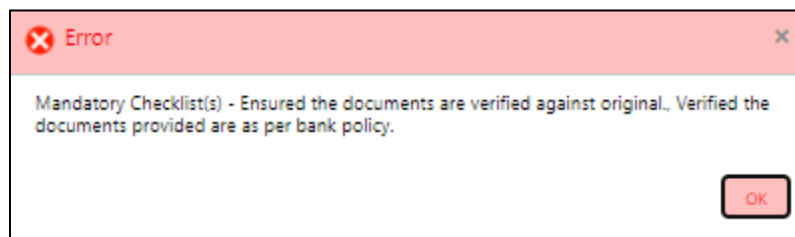
Figure 89: Checklist



The screenshot shows a 'Stage Movement Submission' window. At the top, a progress bar has three stages: 'Overrides' (unselected), 'Checklist' (selected with a blue circle containing the number 2), and 'Outcome' (unselected). Below the progress bar, the text reads: 'No checklists mapped to the current stage. Please proceed next!'. At the bottom right, there is a green button labeled 'Proceed Next'.

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

Figure 90: Error Message

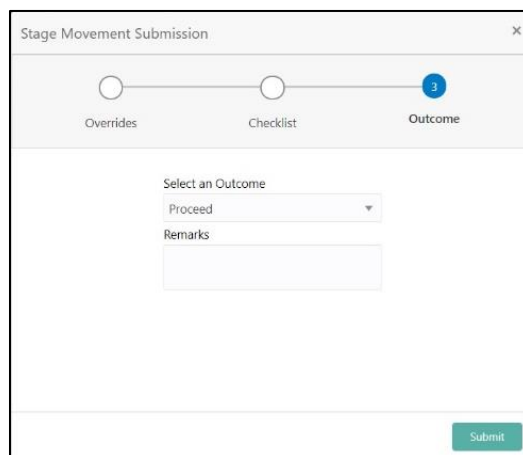


The screenshot shows an 'Error' dialog box with a red header bar. The message text reads: 'Mandatory Checklist(s) - Ensured the documents are verified against original., Verified the documents provided are as per bank policy.' At the bottom right, there is a red button labeled 'OK'.

4. Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

Figure 91: Outcome



The screenshot shows a 'Stage Movement Submission' window. At the top, a progress bar has three stages: 'Overrides' (unselected), 'Checklist' (unselected), and 'Outcome' (selected with a blue circle containing the number 3). Below the progress bar, there is a section titled 'Select an Outcome' with a dropdown menu showing 'Proceed'. Below that is a text area labeled 'Remarks'. At the bottom right, there is a green button labeled 'Submit'.

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

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

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

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

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

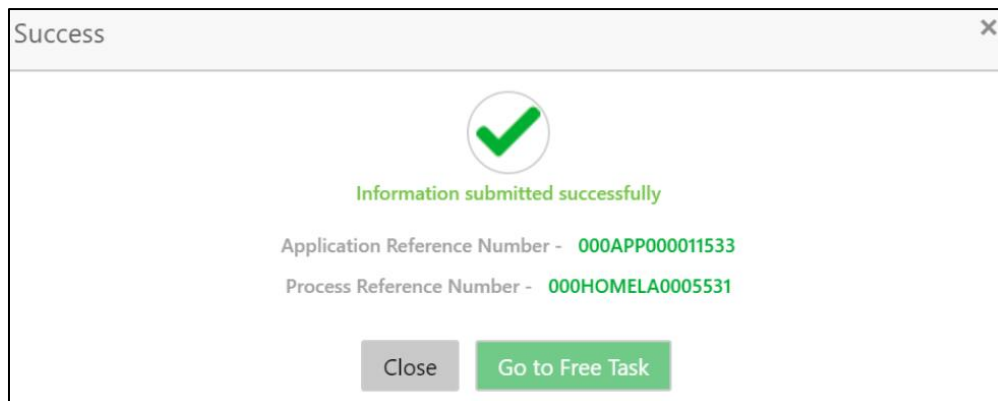
The stage movement is driven by the business configuration for a given combination of **Process Code**, **Life Cycle** and **Business Product Code**.

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

7. Click **Submit**.

→ The **Confirmation** screen is displayed.

Figure 92: Confirmation



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

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

Figure 93: Free Tasks

| Action | Priority | Process Name | Process Reference Number | Application Number | Stage | Application Date | Branch | Customer Number | Amount |
|----------------|----------|----------------------------|--------------------------|--------------------|-------------|------------------|--------|-----------------|--------|
| Acquire & E... | | Loans Retail Process Ma... | 000HMEIN10000626 | 000APP000003950 | Offer Issue | 19-03-22 | 000 | | |

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

4.6 Manual Credit Assessment Stage

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

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

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

4.6.1 Manual Assessment

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

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

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

Figure 94: Manual Assessment


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

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

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

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

Table 37: Manual Assessment – Field Description

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

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

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

4.6.2 Summary

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

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

→ The **Summary** screen is displayed.

Figure 95: Summary

Manual Credit Assessment - 000APP000007494

Screen (9 / 9)

Summary

- Customer Information**
 - Name: Anil Kumar
 - Applicant Type: Primary
 - No. Of Applicants: 1
- Loan Details**
 - Product Name: Classic Home Loan
 - Loan Amount: GBP 200000
 - Loan Tenure: 4 Years 0 Months 0 Days
- Financial Details**
 - Applicant Name: MR Anil Kumar
 - Total Income: GBP 50000
 - Total Expense: GBP 10000
 - Net Income: GBP 40000
- Guarantor Details**
 - Guarantor Name:
 - Relationship With Customer:
- Credit Rating Details**
 - Applicant Name: MR Anil Kumar
 - External Rating Agency: Experian
 - External Rating: 750
- Valuation Details**
 - Valuation Type: External
 - Valuation Amount: GBP 125000
 - Agency Name:
 - Valuation Date: Mar 27, 2021
- Assessment Details**
 - System Recommendation: Manual
 - Weighted Score: 81
 - Approved Loan Amount: GBP 200000.0
 - Proposed Interest: 2.3
- Manual Assessment**
 - Comment: Approved
 - User Recommendation: Recommended for Approval
 - Grade: B
 - Pricing Code: PRHL500

Audit Request Clarification Back Next Save & Close Submit Cancel

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

Table 38: Summary Manual Credit Assessment – Field Description

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

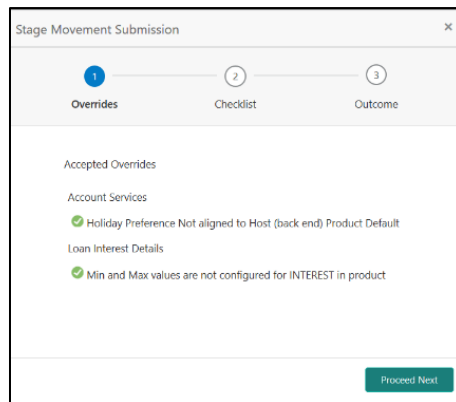
| Data Segment | Description |
|----------------------------------|--|
| Assessment Details | Displays the assessment details. |
| Manual Assessment Details | Displays the Manual assessment details. |
| Request Clarification | <p>Click Request Clarification to raise a new clarification request. The system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

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

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

→ The **Overrides** screen is displayed.

Figure 96: Overrides



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

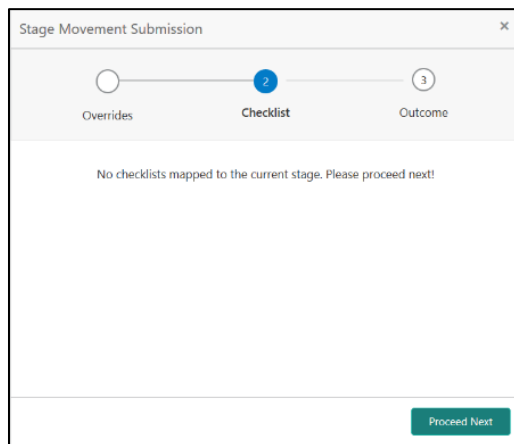
Figure 97: Error Message



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

→ The **Checklist** screen is displayed.

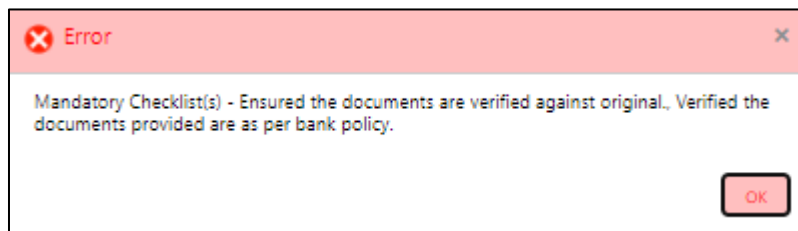
Figure 98: Checklist



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

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

Figure 99: Error Message

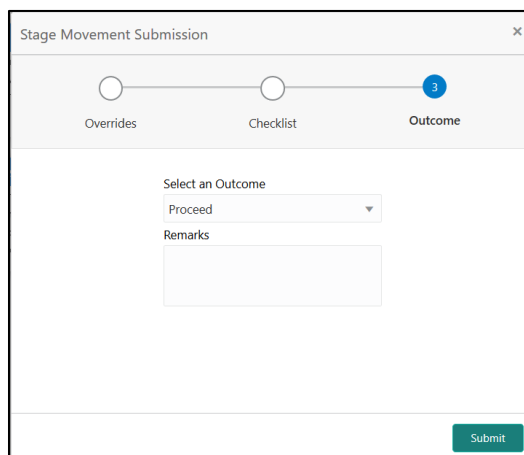


The screenshot shows an error dialog box with a red header bar containing a red 'X' icon and the word 'Error'. The main text area contains the message: 'Mandatory Checklist(s) - Ensured the documents are verified against original. Verified the documents provided are as per bank policy.' At the bottom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

4. Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

Figure 100: Outcome



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

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

- Proceed

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

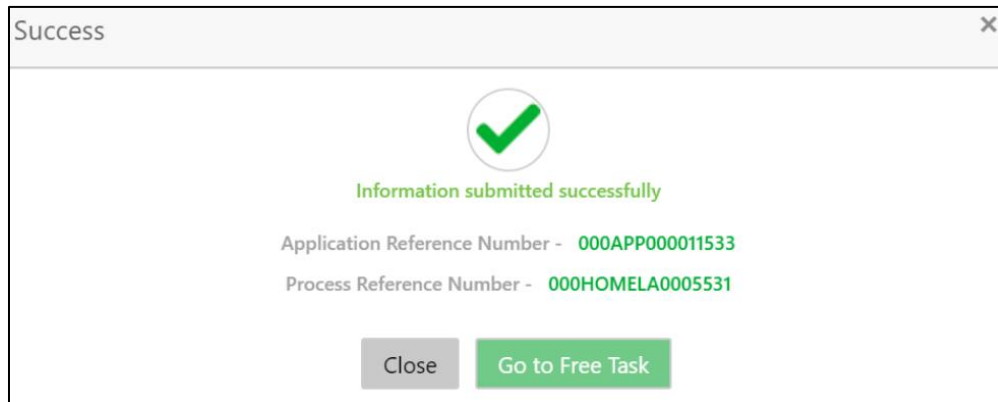
The stage movement is driven by the business configuration for a given combination of **Process Code**, **Life Cycle** and **Business Product Code**.

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

7. Click **Submit**.

→ The **Confirmation** screen is displayed.

Figure 101: Confirmation



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

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

Figure 102: Free Tasks

| Free Tasks | | | | | | | | | | |
|--|----------|----------------------------|--------------------------|--------------------|-------------|------------------|--------|-----------------|--------|--|
| <div> Refresh Acquire Delegate Reassign Flow Diagram </div> | | | | | | | | | | |
| Action | Priority | Process Name | Process Reference Number | Application Number | Stage | Application Date | Branch | Customer Number | Amount | |
| Acquire & E... | | Loans Retail Process Ma... | 000HOMELA00000026 | 000APP0000003950 | Offer Issue | 19-03-22 | 000 | | | |

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

4.7 Manual Credit Decision Stage

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

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

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

4.7.1 Manual Decision

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

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

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

Figure 103: Manual Decision

The screenshot shows the 'Manual Decision' screen for application ID 006APP000034379. The interface includes a sidebar with navigation options like Customer Information, Loan Details, Financial Details, Guarantor Details, Credit Rating Details, Valuation Details, Legal Opinion, Manual Assessment, and Manual Decision (selected). The main content area displays the following information:


- Recorded Amount:** GBP 144,990.00
- Tenure:** 3 Years 0 Months 0 Days
- Base Rate:** 3.70
- Margin:** 0.10
- Total Weighted Score:** 80
- Approved Amount:** (blank)
- Proposed Margin:** 1.00
- Effective Rate:** 4.70
- Recommended Amount:** GBP 32,500.00
- Final Tenure:** 3 Years 0 Months 0 Days
- Manual Recommendation:** Recommended for Approval
- Comment:** Approved
- System Recommendation:** ManualQueueA
- Recommendation:** (button)
- Action:** (button)
- Comment:** (text area)
- Logical Model:** PASS
- Borrowing Capacity:** 23900.00
- Qualitative Score:** 84
- Quantitative Score:** 80
- Decision & Grade:** Approved Grade : A
- Pricing:** 1 %
- Logical Model Code:** LMSMBLN01
- Description:** SMB Logical Model For Loan
- Status:** PASS
- Rules Table:**

| Rule ID | Sequence | Status |
|----------|----------|--------|
| LMBScore | 1 | PASS |

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

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

Table 39: Manual Decision – Field Description

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

| Field | Description |
|------------------------------|--|
| Manual Recommendation | Displays the manual recommendation. |
| Comments | Displays the comments. |
| System Recommendation | Displays the system recommendations. |
| Recommendation | <p>Select the recommendation. Available options are</p> <ul style="list-style-type: none"> • Approve • Decline <p>If the approver selects the recommendation as Approve, then the recommended amount gets defaulted as approved amount.</p> |
| Action | Displays the user action based on user recommendation. |
| Comments | Specify the comment on the user action. |
| Request Clarification | <p>Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on Request Clarification, refer to the section Request Clarification.</p> |
| Back | Click Back to navigate to the previous data segment within a stage. |
| Next | <p>Click Next to navigate to the next data segment, after successfully capturing the data.</p> <p>NOTE: The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action.</p> |

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

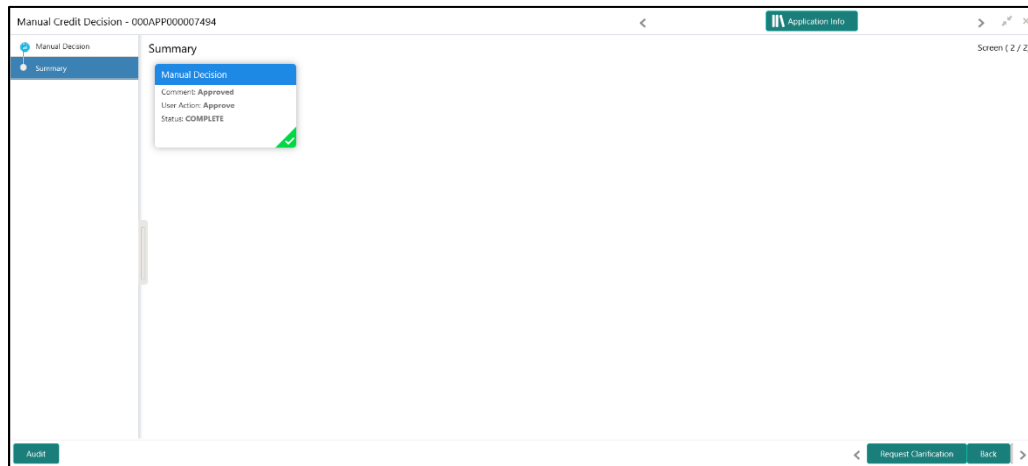
4.7.2 Summary

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

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

→ The **Summary** screen is displayed.

Figure 104: 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 40: Summary Manual Credit Decision – Field Description

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

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

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

→ The **Overrides** screen is displayed.

Figure 105: Overrides

The screenshot shows a window titled "Stage Movement Submission" with a progress bar at the top. The progress bar has three steps: "Overrides" (active, blue circle with 1), "Checklist" (grey circle with 2), and "Outcome" (grey circle with 3). Below the progress bar, the "Overrides" section is displayed. It lists "Accepted Overrides" under the heading "Account Services". There are two items, each with a green checkmark: "Holiday Preference Not aligned to Host (back end) Product Default" and "Loan Interest Details" with the note "Min and Max values are not configured for INTEREST in product". At the bottom right, there is a green button labeled "Proceed Next".

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

Figure 106: Error Message

The screenshot shows an error dialog box with a red header bar containing a red "X" icon and the word "Error". The main text area says "Pending Approval of Overrides". At the bottom right, there is a red button labeled "OK".

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

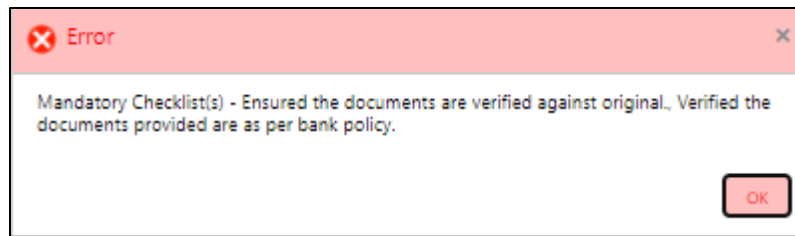
→ The **Checklist** screen is displayed.

Figure 107: Checklist

The screenshot shows the same "Stage Movement Submission" window, but the progress bar now has "Overrides" as a grey circle with 1, "Checklist" as the active blue circle with 2, and "Outcome" as a grey circle with 3. The main content area displays the message "No checklists mapped to the current stage. Please proceed next!". At the bottom right, there is a green button labeled "Proceed Next".

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

Figure 108: Error Message



4. Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

Figure 109: Outcome

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

- Proceed
- Return to Manual Credit Assessment

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

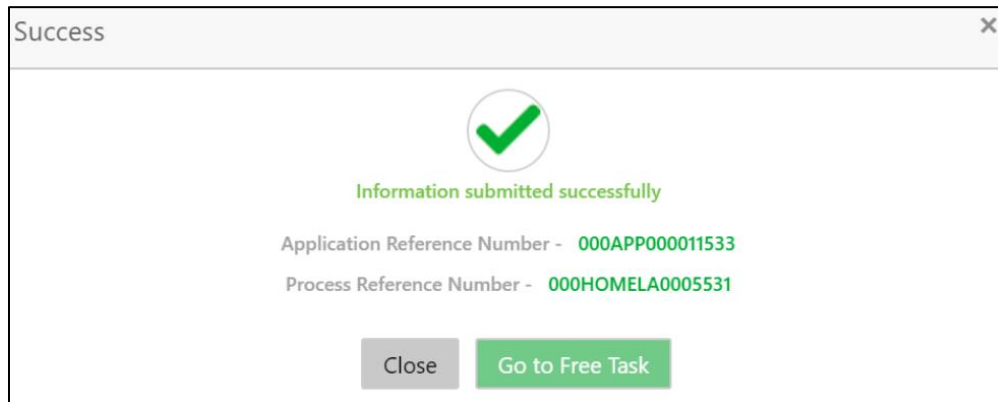
The stage movement is driven by the business configuration for a given combination of **Process Code**, **Life Cycle** and **Business Product Code**.

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

7. Click **Submit**.

→ The **Confirmation** screen is displayed.

Figure 110: Confirmation



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

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

Figure 111: Free Tasks

| Free Tasks | | | | | | | | | | |
|---|----------|-----------------------------|--------------------------|--------------------|-------------|------------------|--------|-----------------|--------|--|
| Refresh Acquire Delegate Reassign Flow Diagram | | | | | | | | | | |
| Action | Priority | Process Name | Process Reference Number | Application Number | Stage | Application Date | Branch | Customer Number | Amount | |
| Acquire & E | | Loans Retail Process Via... | 000HOMELA0000826 | 000APP00003950 | Offer Issue | 19-03-22 | 000 | | | |

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

4.8 Account Parameter Setup Stage

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

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

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

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

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

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

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

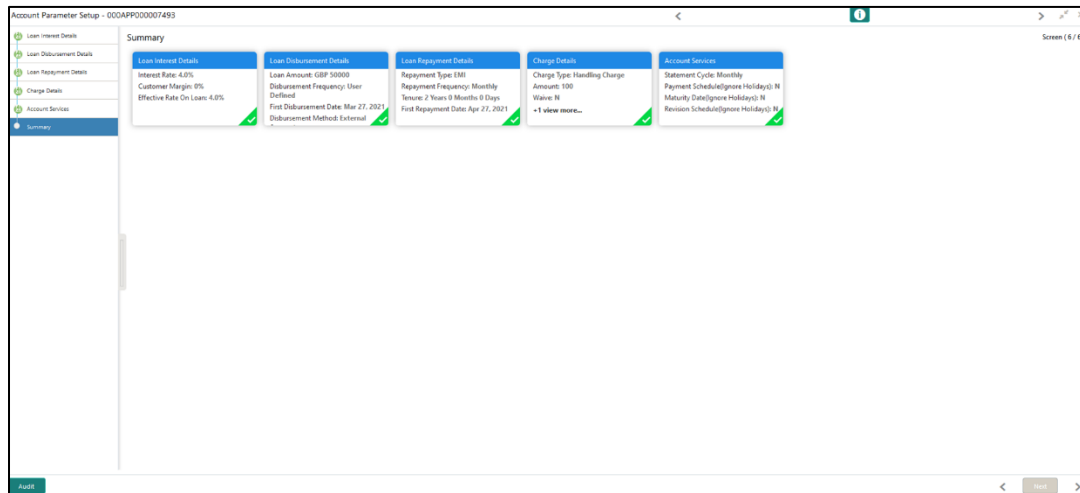
4.8.1 Summary

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

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

→ The **Summary** screen is displayed.

Figure 112: Summary



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

Table 41: Summary Account Parameter Setup – Field Description

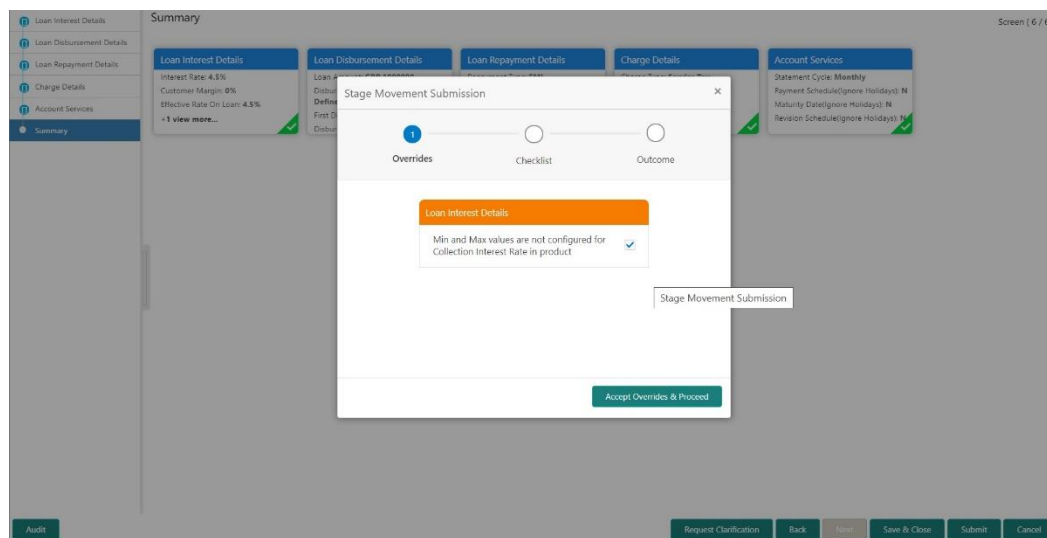
| Data Segment | Description |
|----------------------------------|---|
| Loan Interest Details | Displays the loan interest details. |
| Loan Disbursement Details | Displays the loan disbursement details. |
| Loan Repayment Details | Displays the loan repayment details |
| Charge Details | Displays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

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

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

→ The **Overrides** screen is displayed.

Figure 113: Overrides



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

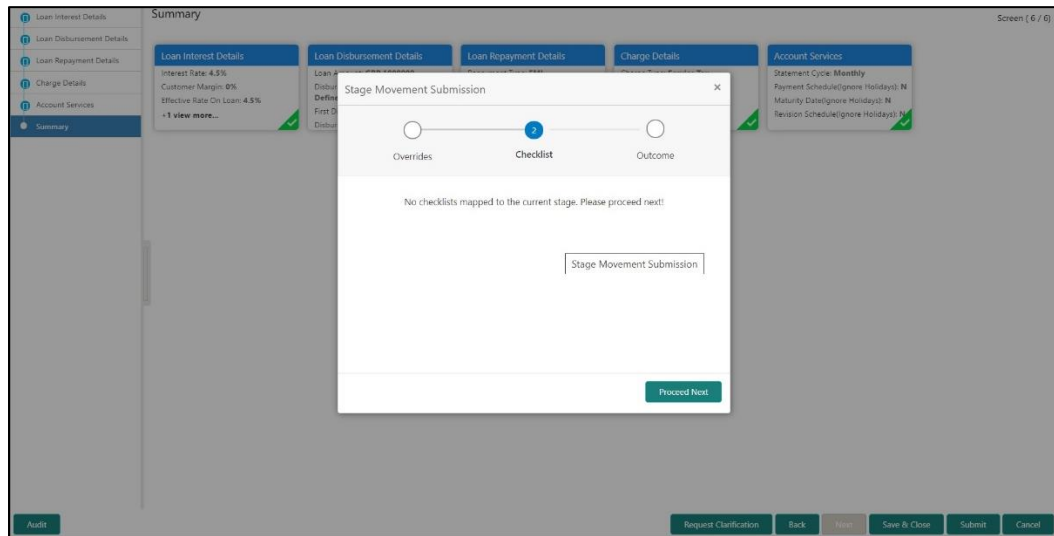
Figure 114: Error Message



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

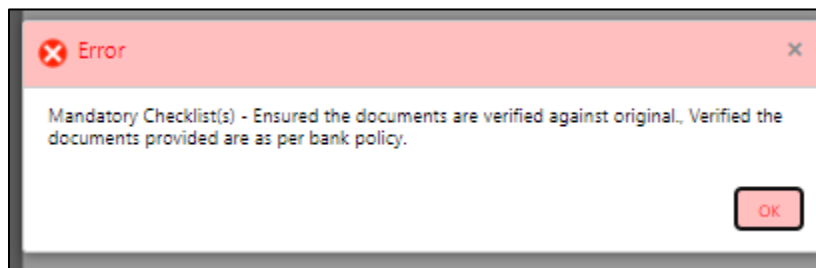
→ The **Checklist** screen is displayed.

Figure 115: Checklist



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

Figure 116: Error Message



4. Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

Figure 117: Outcome

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

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

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

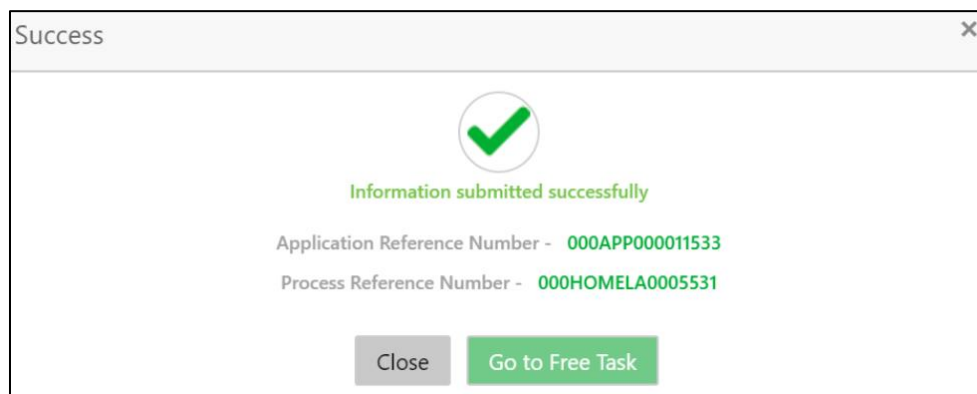
The application will be moved to Supervisor Approval stage if there is any change in Price (Interest) in Loan Interest data segment.

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

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

7. Click **Submit**.

→ The **Confirmation** screen is displayed.

Figure 118: Confirmation8. Click **Go to Free Task**.

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

Figure 119: Free Tasks

| Free Tasks | | | | | | | | | | |
|--|----------|----------------------------|--------------------------|--------------------|-------------------|------------------|--------|-----------------|--------|--|
| <div> Refresh Acquire Delegate Reassign Flow Diagram </div> | | | | | | | | | | |
| Action | Priority | Process Name | Process Reference Number | Application Number | Stage | Application Date | Branch | Customer Number | Amount | |
| Acquire & E... | | Loans Retail Process Ma... | 000HOMELA0005531 | 000APP000011533 | Loan Underwriting | 19-03-22 | 000 | | | |

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

4.9 Supervisor Approval Stage

The Supervisor Approval stage has the following reference data segments:

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

4.9.1 Approval Details

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

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

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

Figure 120: Approval Details

Supervisor Approval - 006APP000024081

Approval Details

Applicant Name: Mr.

Account Type: Home Loan

Account Branch: 006

Product Code: HMLN01

Product Name: Classic Home Loan

Approved Loan Amount: £90,000.00

Loan Tenure: 3 Years 0 Months 0 Days

Existing Values:

- Rate Type: Fixed
- Rate Of Interest: 4.5
- Margin: 0
- Effective Rate: 4.50
- Handling Charges: GBP 1

Revised Values:

- Rate Type: Fixed
- Rate Of Interest: 3.25
- Margin: 0
- Effective Rate: 3.25
- Handling Charges: GBP 1

User Recommendation: User Action Approved

Audit

Request Clarification Back Next Save & Close Cancel

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

Table 42: Approval Details – Field Description

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

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

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

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

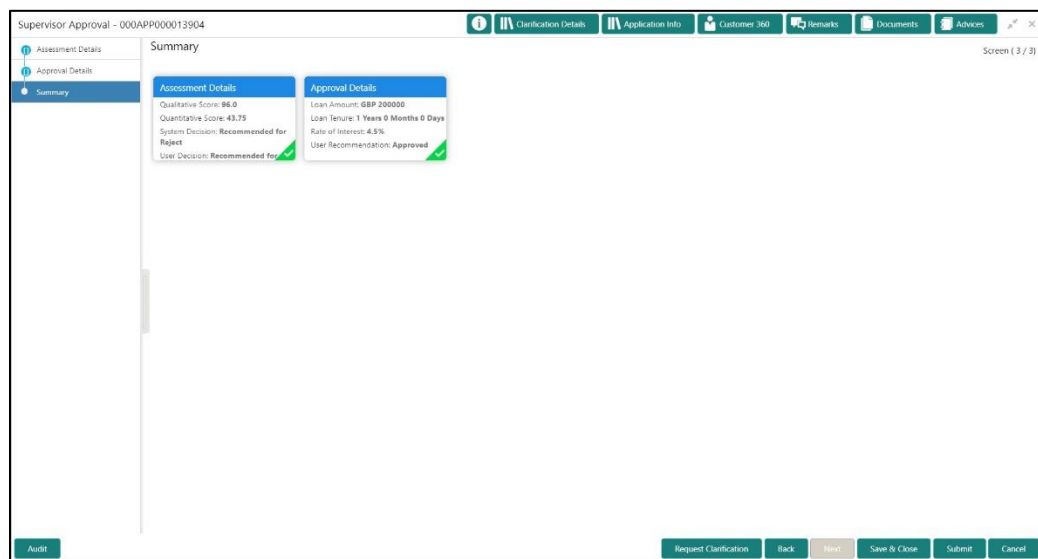
4.9.2 Summary

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

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

→ The **Summary** screen is displayed.

Figure 121: 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 43: Summary– Field Description

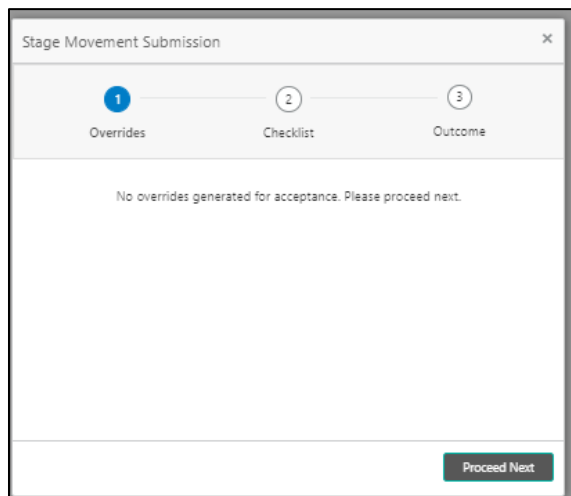
| Data Segment | Description |
|---------------------------|----------------------------------|
| Assessment Details | Displays the assessment details. |
| Approval Details | Displays the approval details. |

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

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

→ The **Overrides** screen is displayed.

Figure 122: Overrides



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

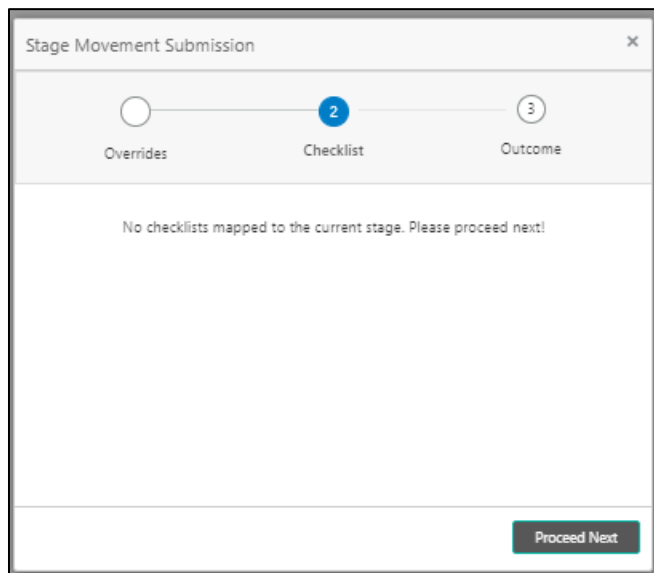
Figure 123: Error Message



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

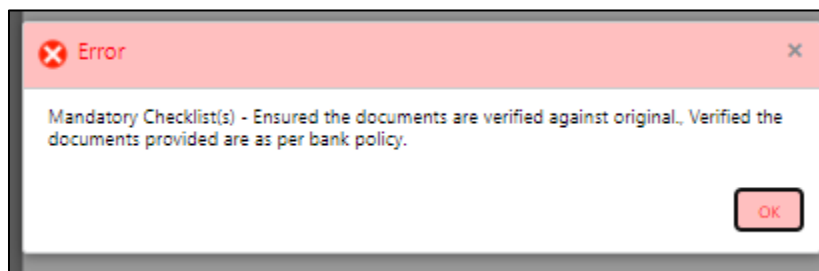
→ The **Checklist** screen is displayed.

Figure 124: Checklist



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

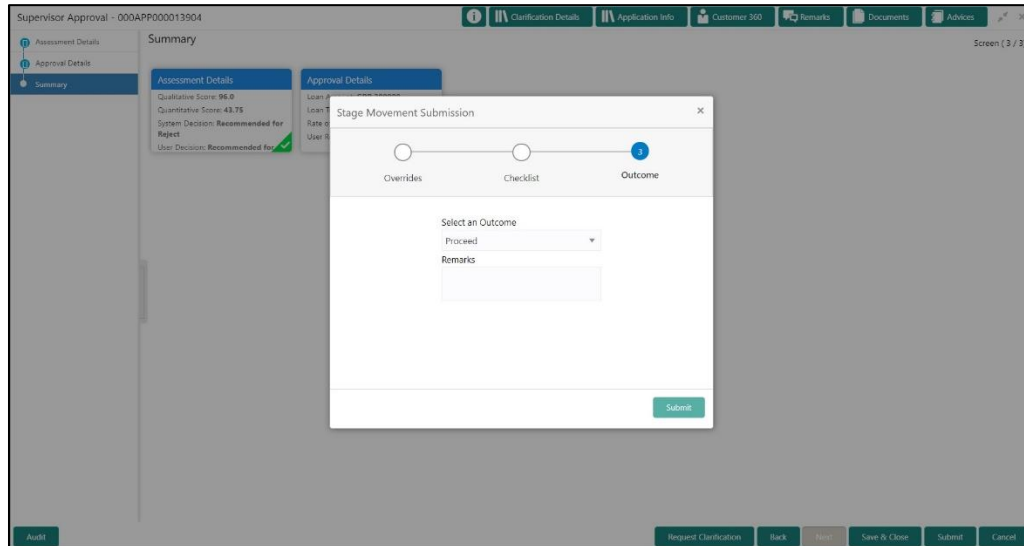
Figure 125: Error Message



4. Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

Figure 126: Outcome



5. Select **Proceed** outcome from the drop-down list. Available options are:
 - Proceed
 - Return to Application Entry stage
 - Return to Application Enrich stage
 - Return to Underwrite stage
 - Return to Assessment stage
 - Reject by Bank
6. Select **Proceed** outcome from the drop-down list. It will logically complete the **Supervisor Approval** stage for the Loan Application. The Workflow Orchestrator will automatically move this application to the next processing stage, **Offer Issue**.

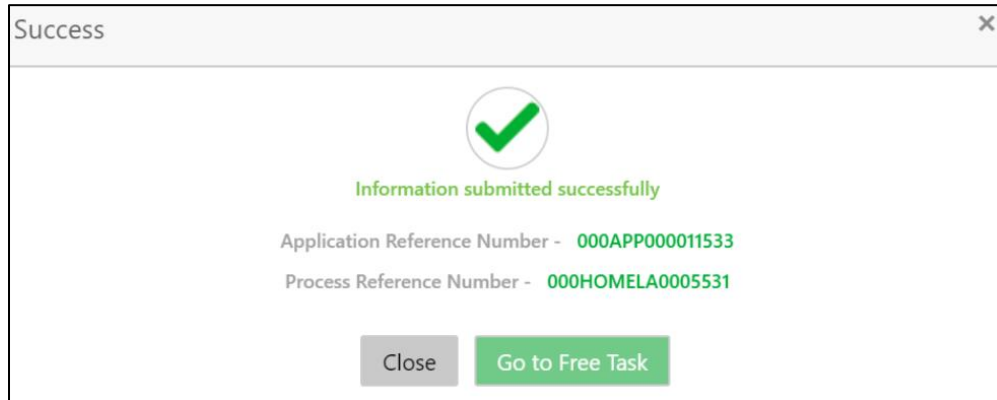
The stage movement is driven by the business configuration for a given combination of **Process Code**, **Life Cycle** and **Business Product Code**.

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

8. Click **Submit**.

→ The **Confirmation** screen is displayed.

Figure 127: Confirmation



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

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

Figure 128: Free Tasks

| Free Tasks | | | | | | | | | |
|---|----------|----------------------------|--------------------------|--------------------|------------------|------------------|--------|-----------------|--------|
| Refresh Acquire Delegate Reassign Flow Diagram | | | | | | | | | |
| Action | Priority | Process Name | Process Reference Number | Application Number | Stage | Application Date | Branch | Customer Number | Amount |
| Acquire & E | | Loans Retail Process Ma... | 000HOMELN10000826 | 000APP000003950 | Account Creation | 19-03-22 | 000 | | |

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

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

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

4.10 Offer Issue Stage

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

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

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

4.10.1 Assessment Summary


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

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

Figure 129: Assessment Summary

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

Table 44: Assessment Summary – Field Description

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

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

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

4.10.2 Offer Issue

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

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

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

Figure 130: Offer Issue

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

Table 45: Offer Issue Details – Field Description

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

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

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

4.10.3 Summary

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

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

→ The **Summary** screen is displayed.

Figure 131: Summary

Offer Issue - 006APP000024081

Summary

Credit Rating Details
 Applicant Name: Mr.
 External Rating Agency: Experian
 External Rating: 750
 +1 view more...

Valuation Details
 Valuation Type: Internal
 Valuation Amount: GBP 950000
 Agency Name:
 Valuation Date: Mar 30, 2018

Legal Opinion
 Opinion Type: Internal
 Agency Name:
 Legal Remarks: Good
 Opinion Date: Mar 30, 2018

Offer Issue
 Offer Issue Date: Mar 30, 2018
 Approved Amount: GBP 30500
 Rate of Interest: 3.25%
 Installment Amount: GBP 0

Audit Request Clarification Back Next Save & Close Submit Cancel

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

Table 46: Summary Offer Issue– Field Description

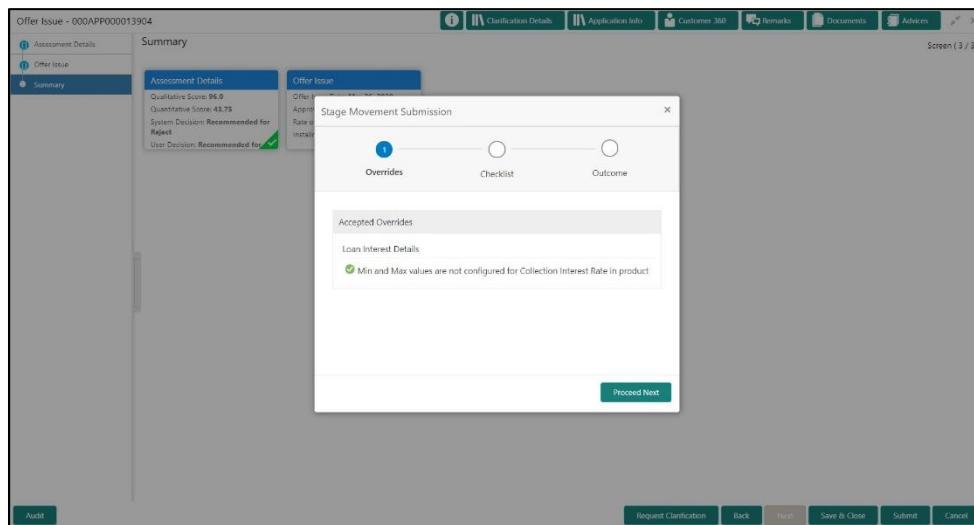
| Data Segment | Description |
|------------------------------|--|
| Credit Rating Details | Displays the credit rating details. |
| Valuation of Asset | Displays the valuation of asset details. |
| Legal Opinion Details | Displays the legal opinion details. |
| Assessment Summary | Displays the assessment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

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

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

→ The **Overrides** screen is displayed.

Figure 132: Overrides



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

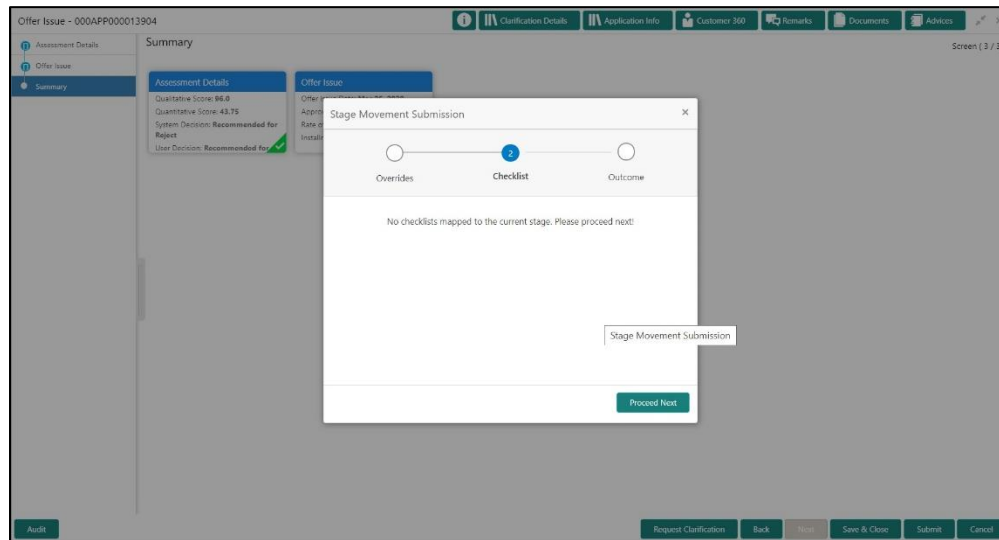
Figure 133: Error Message



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

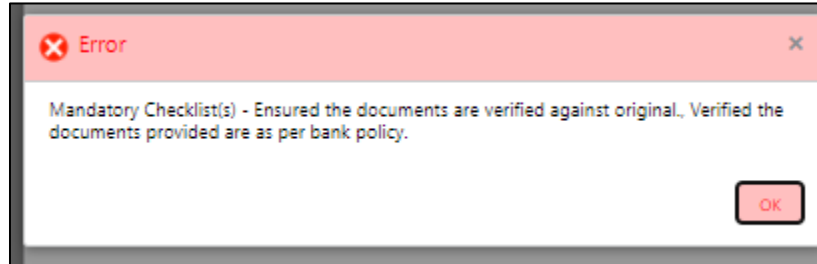
→ The **Checklist** screen is displayed.

Figure 134: Checklist



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

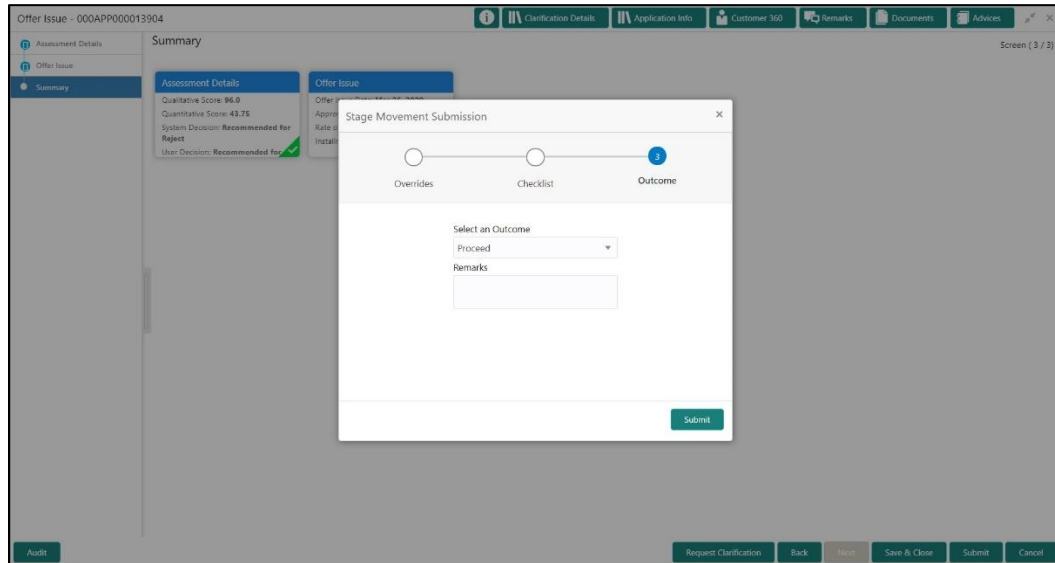
Figure 135: Error Message



4. Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

Figure 136: Outcome



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

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

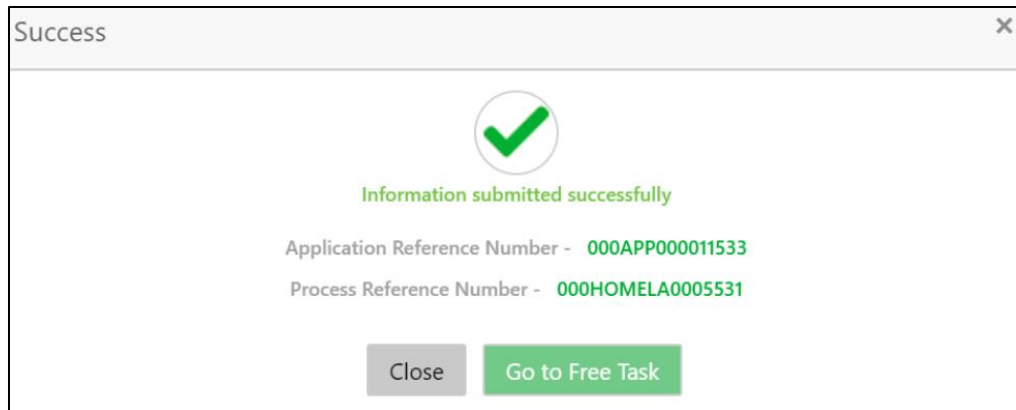
6. Select **Proceed** outcome from the drop-down list. It will logically complete the **Offer Issue** stage for the Loan Application. The Workflow Orchestrator will automatically move this application to the next processing stage, **Offer Accept/Reject**.

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

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

8. Click **Submit**.

→ The **Confirmation** screen is displayed.

Figure 137: Confirmation

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

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

Figure 138: Free Tasks

| Free Tasks | | | | | | | | | | |
|--|----------|----------------------------|--------------------------|--------------------|---------------------|------------------|--------|-----------------|--------|--|
| <div> Refresh Acquire Delegate Reassign Flow Diagram </div> | | | | | | | | | | |
| Action | Priority | Process Name | Process Reference Number | Application Number | Stage | Application Date | Branch | Customer Number | Amount | |
| Acquire & F | | Loans Retail Process Ma... | 000HOMEL/10000028 | 000APP000003950 | Offer Accept/Reject | 19-03-22 | 000 | | | |

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

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

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

4.11 Offer Accept / Reject Stage

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

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

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

4.11.1 Offer Accept / Reject

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

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

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

Figure 139: Offer Accept / Reject

Offer Accept/Reject - 006APP00034497

Applicant Name

Approved Loan Amount: GBP 100,000.00

Loan Tenure: 3 Years 0 Months 0 Days

Rate Of Interest: 4.05%

Instalment Type: EMI

Instalment Frequency: Monthly

Instalment Amount: GBP 3,062.95

Principal: GBP 100,000.00

Interest: GBP 10,265.99

Charges: GBP 1.00

Offer Issue Date: 2018-03-30

Offer Expiry Date: 2018-04-30

Customer Response

Audit

Request Clarification Back Next Save & Close Cancel

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

Table 47: Offer Accept/Reject – Field Description

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

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

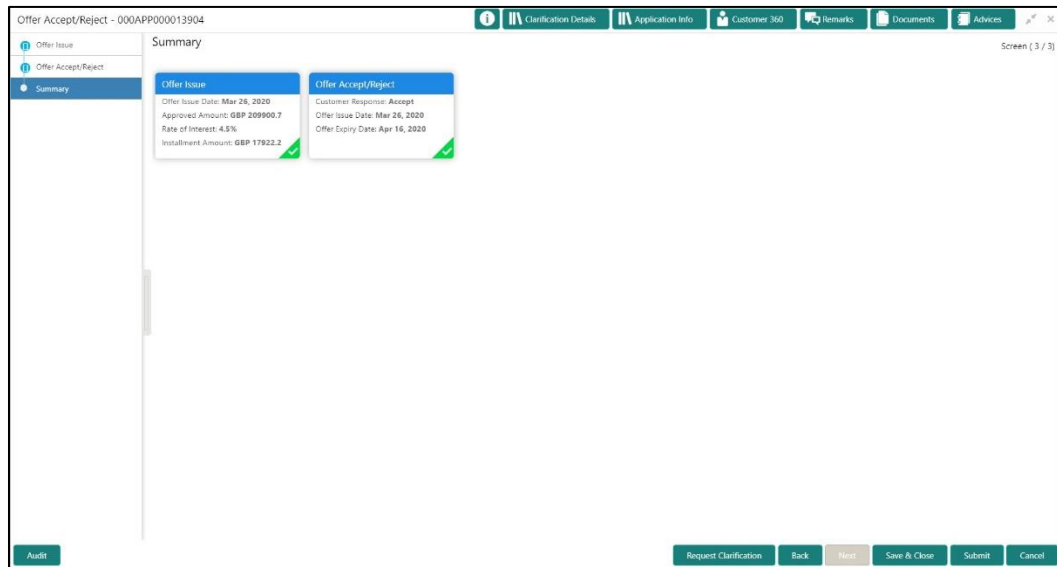
4.11.2 Summary

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

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

→ The **Summary** screen is displayed.

Figure 140: Summary



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

Table 48: Summary Offer Accept/Reject – Field Description

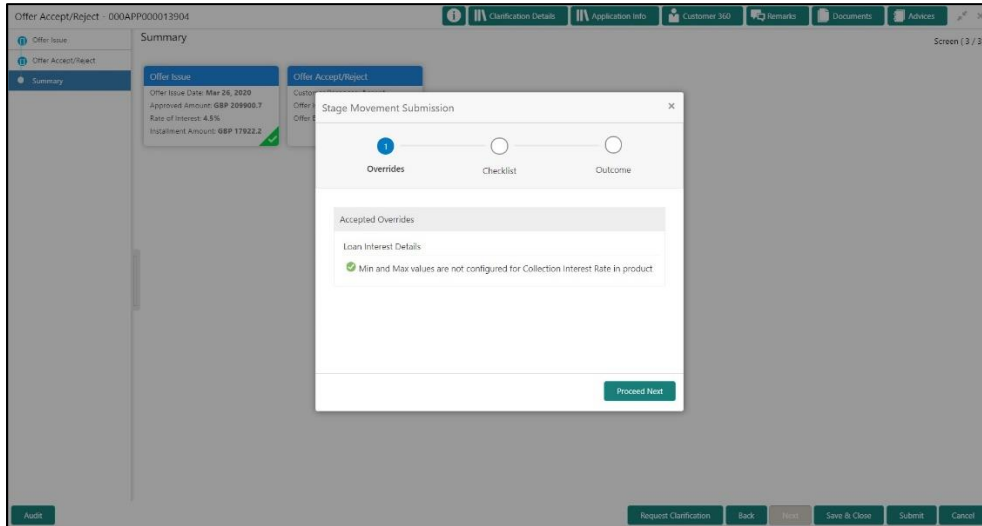
| Data Segment | Description |
|--------------------------------------|---|
| Assessment Details | Displays the assessment details. |
| Offer Issue Details | Displays the offer issue details. |
| Offer Accept / Reject Details | Displays the offer accept / reject details. |

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

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

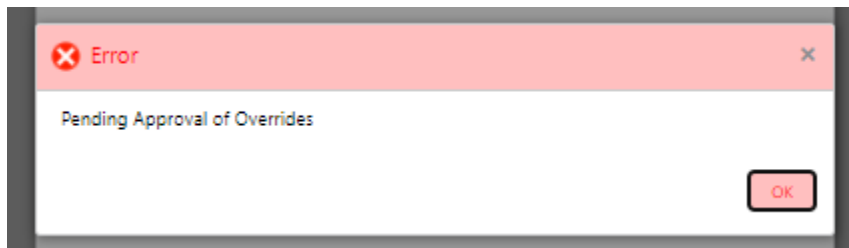
→ The **Overrides** screen is displayed.

Figure 141: Overrides



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

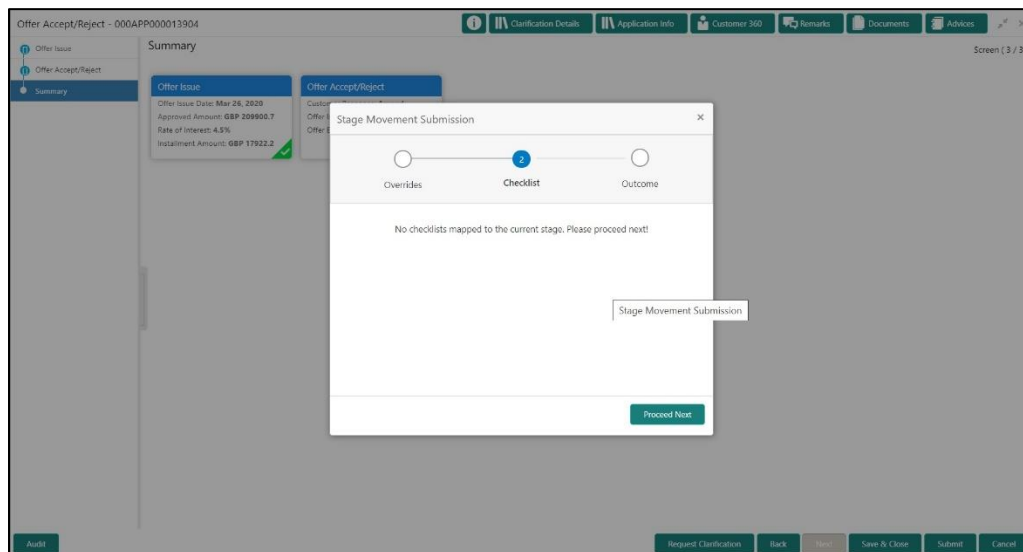
Figure 142: Error Message



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

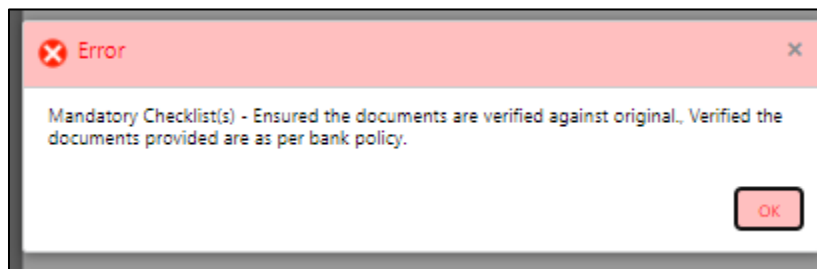
→ The **Checklist** screen is displayed.

Figure 143: Checklist



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

Figure 144: Error Message



4. Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

Figure 145: Outcome

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

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

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

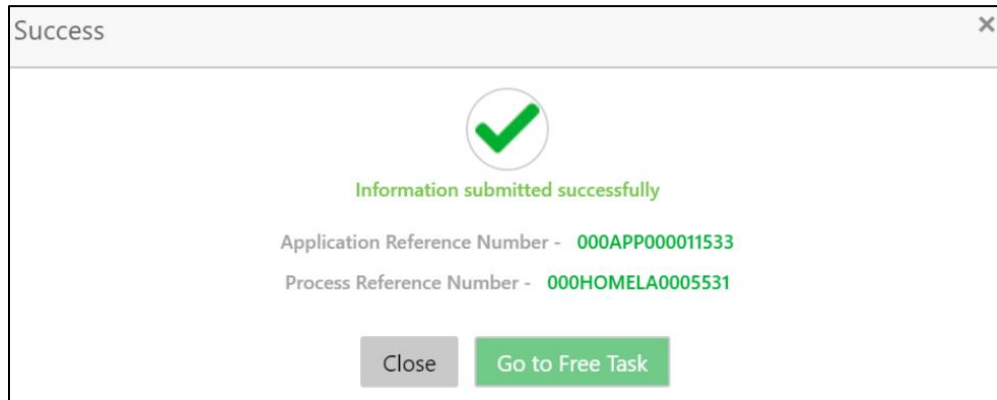
If the **Customer Response** is selected as **Accept** in Offer Accept/Reject screen, then submit of this stage, will move the application into the **Account Approval** stage.

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

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

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

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

Figure 146: Confirmation

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

Figure 147: Free Tasks

| Free Tasks | | | | | | | | | | |
|--|----------|----------------------------|--------------------------|--------------------|------------------|------------------|--------|-----------------|--------|--|
| <div> Refresh Acquire Delegate Reassign Flow Diagram </div> | | | | | | | | | | |
| Action | Priority | Process Name | Process Reference Number | Application Number | Stage | Application Date | Branch | Customer Number | Amount | |
| Acquire & S... | | Loans Retail Process Ma... | 000HOMELA000000026 | 000APP0000003950 | Account Creation | 19-03-22 | 000 | | | |

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

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

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

Figure 148: Backoffice Errors

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

This stage will have the following outcomes:

- Retry
- Return

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

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

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

4.12 Post Offer Amendment Stage

Post Offer Amendment stage

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

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

4.12.1 Post Offer Amendment

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

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

Prerequisite

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

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

Figure 149: Post Offer Amendment

Post Offer Amendment - 000APP000013904

Post Offer Amendment

Applicant Name

Offer Issue Date: 26 Mar 2020

Offer Expiry Date: 16 Apr 2020

Offer Amend Date: 26 Mar 2020

Approved Loan Amount: £209,900.70

Loan Tenure: 1 Years

Installment Type: EMI

Rate Of Interest: 4.5

Margin: 0

Effective Rate: 4.50

Audit Request Clarification Back Next Save & Close Cancel

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

Table 49: Post Offer Amendment - Field Description

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

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

4.12.2 Loan Disbursement Details

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

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

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

Prerequisite

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

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

Figure 150: Loan Disbursement Details – Own Internal Account

Post Offer Amendment - 006APP00034379

Loan Disbursement Details

Settlement Required ☐ Requested Loan Amount GBP 144,990.00 Loan Amount GBP 32,500.00 Multiple ☐

Frequency Based ☐

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

| Stage | Date | Amount Of Disbursement | Total Disbursement |
|-------|------|------------------------|--------------------|
| | | | |
| | | | |

Disbursement Mode * Own Internal Account Customer Account * Branch Code *

Audit Request Certification Back Next Save & Close Cancel

Prerequisite

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

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

Figure 151: Loan Disbursement Details – Other Internal Account

Prerequisite

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

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

Figure 152: Loan Disbursement Details – External Account

Prerequisite

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

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

Figure 153: Loan Disbursement Details – GL Account

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

Table 50: Loan Disbursement Details – Field Description

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

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

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

| Field | Description |
|--------------------------|--|
| | <p>If Disbursement Mode is selected as GL Account, then the system displays the following additional fields:</p> <ul style="list-style-type: none">• GL Account Number• GL Account Description |
| Customer Account* | <p>Search and select the customer account number.</p> <p>This field appears if the Disbursement Mode is selected as Own Internal Account and Other Internal Account.</p> <p>Note: The disbursement account currency can be different than that of the loan account currency.</p> |

| Field | Description |
|---------------------------------|--|
| Account Name | Displays the account name based on the account selected. This field appears if the Disbursement Mode is selected as Other Internal Account . |
| Branch Code* | Displays the branch code associated with customer account number. This field appears if the Disbursement Mode is selected as Own Internal Account and Other Internal Account . |
| BIC Code* | Specify the BIC Code. This field appears if the Disbursement Mode is selected as External Account . |
| Bank | Displays the bank name based on the selected BIC code. This field appears if the Disbursement Mode is selected as External Account . |
| Branch | Displays the branch name based on the selected BIC code. This field appears if the Disbursement Mode is selected as External Account . |
| External Account Number* | Specify the external account number. This field appears if the Disbursement Mode is selected as External Account . |
| Beneficiary Name* | Specify the beneficiary name. This field appears if the Disbursement Mode is selected as External Account . |
| GL Account Number* | Displays the GL account number. The system defaults the GL Account configured for the product. This field appears if the Disbursement Mode is selected as GL Account . |

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

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

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

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

Figure 154: Customer Account

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

Table 51: Customer Account – Field Description

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

4.12.3 Loan Repayment Details

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

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

Prerequisite

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

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

Figure 155: Loan Repayment Details – Own Internal Account

Prerequisite

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

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

Figure 156: Loan Repayment Details – External Account

Prerequisite

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

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

Figure 157: Loan Repayment Details – Capture Later

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

Table 52: Loan Repayment Details – Field Description

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

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

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

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

4.12.3.1 Repayment Schedule

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

1. Click **Show Repayment Schedule**.

Prerequisite

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

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

Figure 158: Repayment Schedule

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

Prerequisite

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

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

Figure 159: Repayment Schedule - Moratorium Period

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

4.12.4 Summary

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

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

→ The **Summary** screen is displayed.

Figure 160: Summary

Post Offer Amendment - 000APP00013904

Summary

| Assessment Details | Post Offer Amendment | Loan Disbursement Details | Loan Repayment Details |
|---|---|---|--|
| Qualitative Score: 96.0 Quantitative Score: 43.75 System Decision: Recommended for Reject User Decision: Recommended for | Offer Amend Date: Mar 25, 2020 Approved Amount: GBP 209900.7 Rate of Interest: 4.5% Loan Tenure: 1 Years 0 Months 0 Days | Loan Amount: GBP 209900.7 Disbursement Frequency: User Defined First Disbursement Date: Mar 26, 2020 Disbursement Method: Internal | Repayment Type: EMI Repayment Frequency: Monthly Tenure: 1 Years 0 Months 0 Days First Repayment Date: Apr 26, 2020 |

Screen (5 / 5)

Audit Request Clarification Back Next Save & Close Submit Cancel

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

Table 53: Summary Post Offer Amendment – Field Description

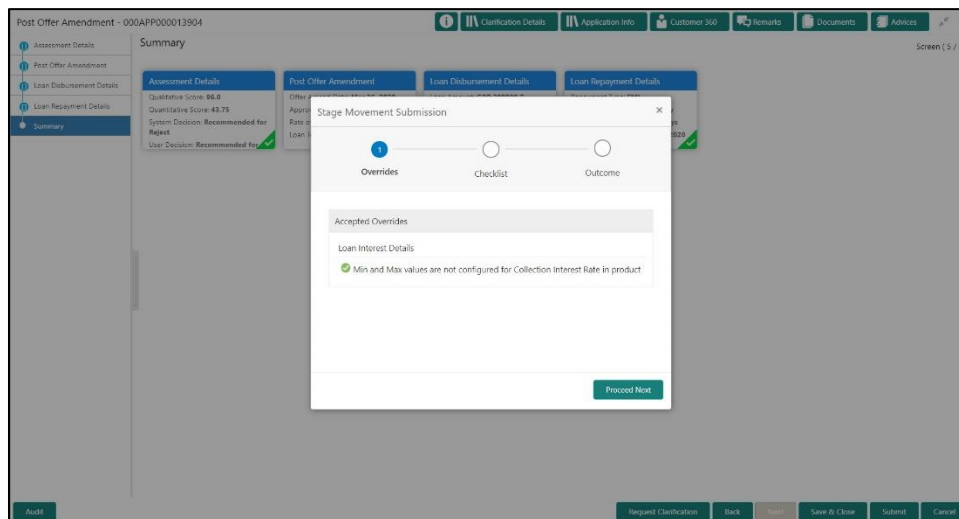
| Data Segment | Description |
|-------------------------------------|--|
| Assessment Details | Displays the assessment details. |
| Post Offer Amendment Details | Displays the post offer amendment details. |
| Loan Disbursement Details | Displays the loan disbursement details. |

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

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

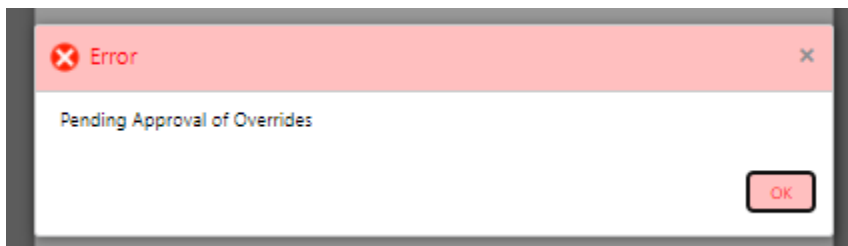
→ The **Overrides** screen is displayed.

Figure 161: Overrides



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

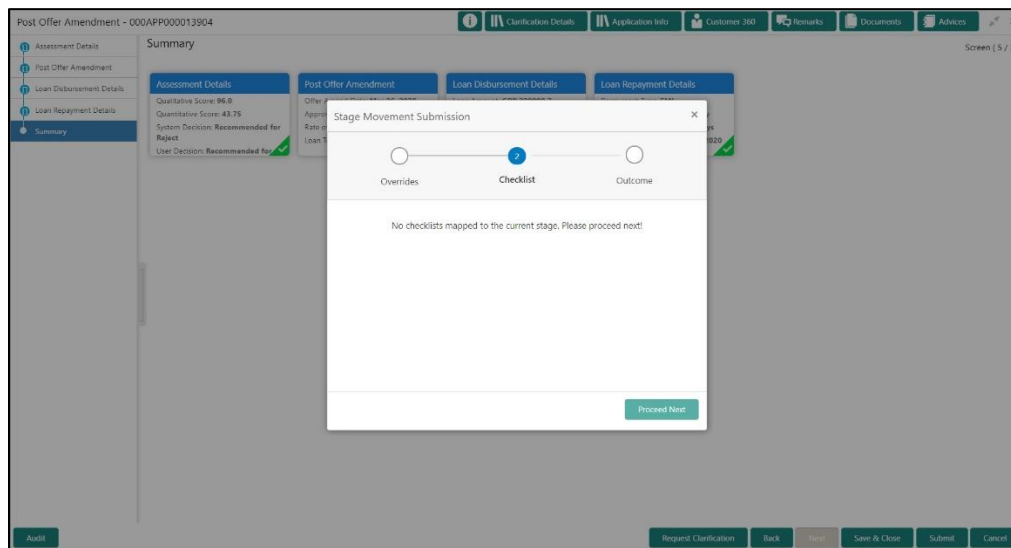
Figure 162: Error Message



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

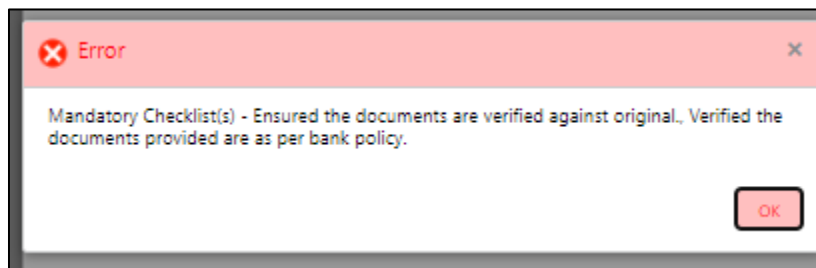
→ The **Checklist** screen is displayed.

Figure 163: Checklist



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

Figure 164: Error Message



4. Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

Figure 165: Outcome

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

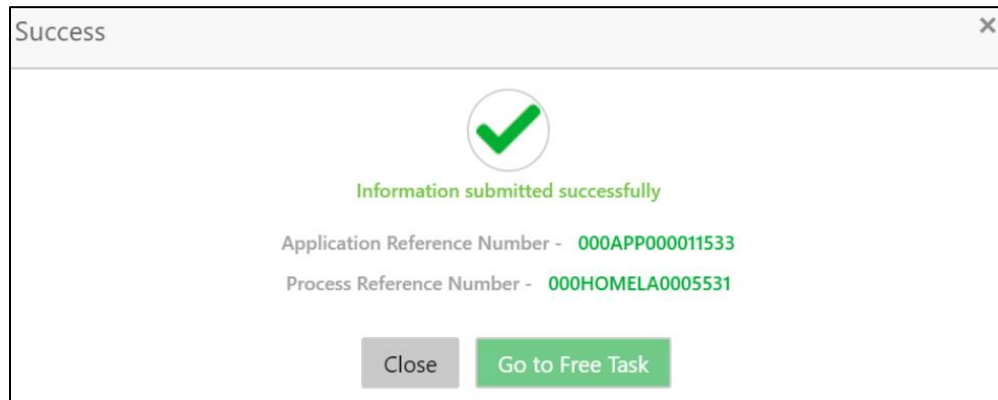
The stage movement is driven by the business configuration for a given combination of **Process Code**, **Life Cycle** and **Business Product Code**.

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

8. Click **Submit**.

→ The **Confirmation** screen is displayed.

Figure 166: Confirmation



4.13 Account Approval Stage

The Account Approval stage has the following reference data segments:

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

4.13.1 Collateral Perfection Details

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

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

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

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

Figure 167: Collateral Perfection Details - Individuals

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

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

Figure 168: Collateral Perfection Details - Small and Medium Business

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

Table 54: Collateral Perfection Details – Field Description

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

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

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

4.13.2 Loan Summary Details

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

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

Prerequisite

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

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

Figure 169: Loan Summary Details

Account Approval - 000APP000008200

Screen (4 / 18)

Loan Summary Details

Applicant Name

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

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

Application Details

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

Repayment Method: EMI | Repayment Frequency: Quarterly | [Repayment Schedule View](#)

Application Life Cycle Details

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

Offer Accepted Date: Mar 27, 2021

Approval Details

| Approver Id | Stage | Date |
|-------------|----------------------|------------|
| SYSTEM | RPL_RLNORG_SUPAPPRVL | 2021-03-27 |

User Recommendation | User Action

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

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

Table 55: Loan Summary Details – Field Description

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

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

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

4.13.3 Summary

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

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

Figure 170: 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 56: Summary Account Approval – Field Description

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

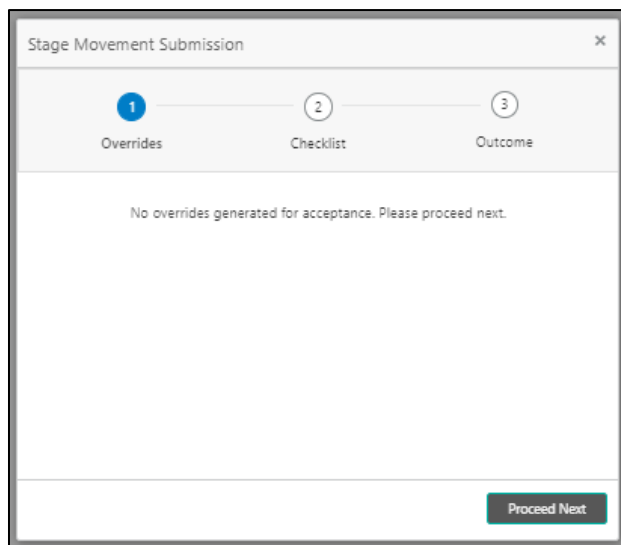
| Data Segment | Description |
|--------------------------------------|--|
| Offer Accept / Reject Details | Displays the offer accept / reject details. |
| Collateral Perfection Details | Displays the collateral perfection details. |
| Loan Summary Details | Displays the loan summary details. |
| Request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

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

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

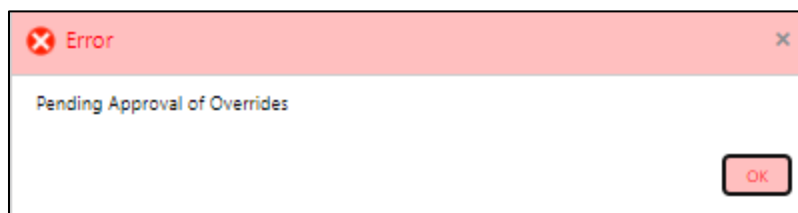
→ The **Overrides** screen is displayed.

Figure 171: Overrides



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

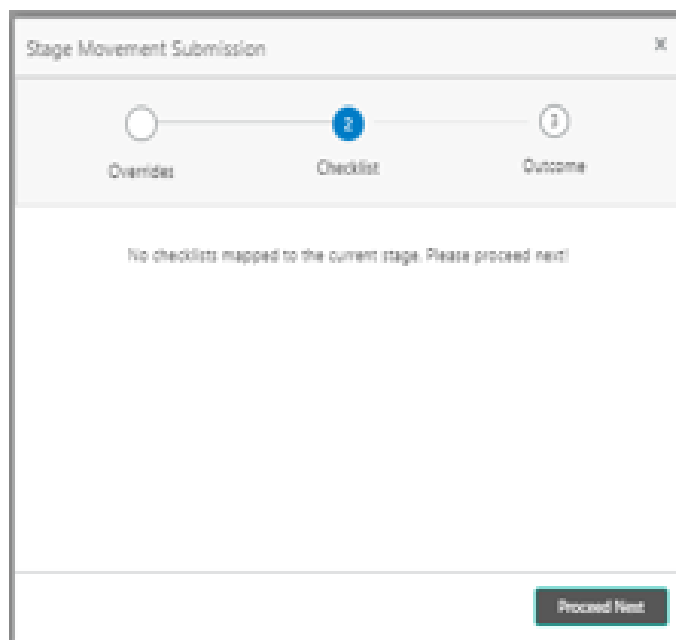
Figure 172: Error Message



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

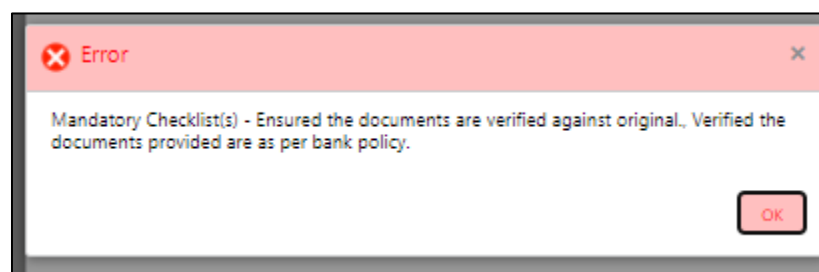
→ The **Checklist** screen is displayed.

Figure 173: Checklist



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

Figure 174: Error Message



4. Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

Figure 175: Outcome

The screenshot shows a window titled "Stage Movement Submission". At the top, there is a progress bar with three stages: "Overrides", "Checklist", and "Outcome". The "Outcome" stage is highlighted with a blue circle and the number 3. Below the progress bar, there is a section titled "Select an Outcome" with a drop-down menu. The menu is open, showing two options: "Proceed" and "Return To Post Offer Amendment". At the bottom right of the window, there is a "Submit" button.

5. Select **Proceed** outcome from the drop-down list. Available options are:
 - Proceed
 - Return to Post Offer Amendment
6. Select **Proceed** outcome from the drop-down list. It will logically complete the **Account Approval** stage for the Loan Application.

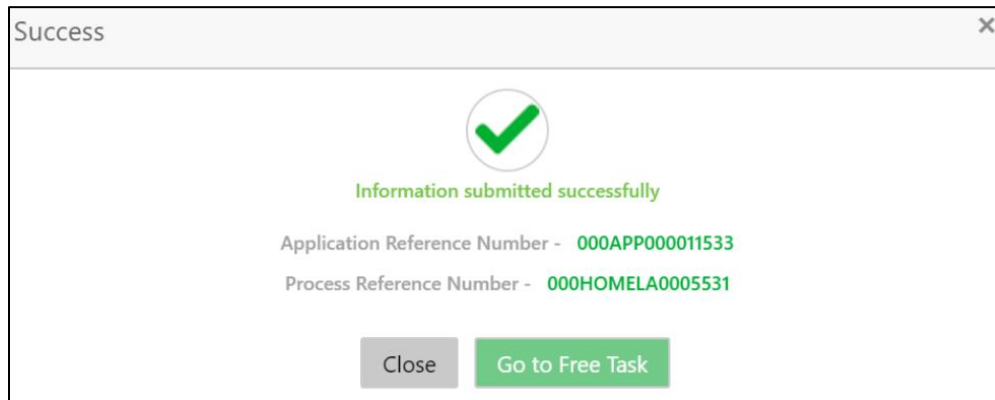
The stage movement is driven by the business configuration for a given combination of **Process Code**, **Life Cycle** and **Business Product Code**.

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

8. Click **Submit**.

→ The **Confirmation** screen is displayed.

Figure 176: Confirmation



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

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

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

Figure 177: Free Tasks

| Free Tasks | | | | | | | | | |
|--|-------------|----------|----------------------------|--------------------------|--------------------|------------------|------------------|--------|-----------------|
| <div> Refresh Acquire Delegate Reassign Flow Diagram </div> | | | | | | | | | |
| # | Action | Priority | Process Name | Process Reference Number | Application Number | Stage | Application Date | Branch | Customer Number |
| 1 | Acquire & E | | Loans Retail Process Ma... | 000HOMELA10000026 | 000APP000003950 | Account Creation | 19-03-22 | 000 | |

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

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

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

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

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

4.14 Reference and Feedback

4.14.1 References

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

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

4.14.2 Documentation Accessibility

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

4.14.3 Feedback and Support

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

5 Error Codes and Messages

This topic contains the error codes and messages.

Table 57: Error Codes and Messages

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

| Error Code | Messages |
|-----------------|--|
| RPM-LO-RPSH-001 | Please provide a valid value for Repayment Type |
| RPM-LO-RPSH-002 | Please provide a valid value for First Repayment Date |
| RPM-LO-RPSH-003 | Please provide a valid value for Repayment Frequency |
| RPM-LO-SUB-01 | Applicant Details has been modified. Please update financial details accordingly |
| RPM-LO-SUB-02 | Applicant Details has been modified. Please update mandate details accordingly |
| RPM-LO-VDDT-001 | For Vehicle Class Used, Chasis Number is required |
| RPM-LO-VDDT-002 | For Vehicle Class Used, Engine Number is required |
| RPM-LO-VDDT-003 | For Vehicle Class Used, Registration Number is required |
| RPM-LO-VDDT-004 | For Vehicle Class Used, Registered State is required |
| RPM-LO-VDDT-005 | For Vehicle Class Used, Registered City is required |
| RPM-LO-VDDT-006 | For Vehicle Class Used, Insurance Company is required |
| RPM-LO-VDDT-007 | For Vehicle Class Used, Policy Number is required |
| RPM-LO-VDDT-008 | For Vehicle Class Used, Policy Commencement Date is required |
| RPM-LO-VDDT-009 | For Vehicle Class Used, Premium Amount is required |
| RPM-LO-VDDT-010 | For Vehicle Class Used, Premium Frequency is required |

| Error Code | Messages |
|-----------------|--|
| RPM-LO-VDDT-011 | For Vehicle Class Used, Policy Renewal Date is required |
| RPM-LO-VDDT-012 | For Vehicle Class Used, Distance Run - Value is required |
| RPM-LO-VDDT-013 | For Vehicle Class Used, Expected Selling Price is required |
| RPM-LO-VDDT-014 | For Vehicle Class Used, Premium Amount should be greater than zero |
| RPM-LO-VDDT-015 | For Vehicle Class Used, Expected Selling Price should be greater than zero |
| RPM-LO-VDDT-016 | For Vehicle Class Used, Distance Run should be greater than zero |
| RPM-LO-VDDT-017 | Please provide a valid value for Hypothecated Branch |
| RPM-LO-VDDT-018 | Please provide a valid value for Make |
| RPM-LO-VDDT-019 | Please provide a valid value for Model |
| RPM-LO-VDDT-020 | Please provide a valid value for Vehicle Class |
| RPM-LO-VDDT-021 | Please select a valid dropdown value for Hypothecated Branch |
| RPM-LO-VDDT-022 | Please select a valid dropdown value for Vehicle Class |
| RPM-LO-VDDT-023 | For Vehicle Class Used, Premium Amount Currency Code is required |
| RPM-LO-VDDT-024 | Premium Amount Currency should be same as Loan Currency |

| Error Code | Messages |
|-----------------|--|
| RPM-LO-VDDT-025 | Please select a valid dropdown value for Premium Frequency |
| RPM-LO-VDDT-026 | Please select a valid dropdown value for Distance Run - Type |
| RPM-LO-VDDT-027 | For Vehicle Class Used, Expected Selling Price Currency Code is required |
| RPM-LO-VDDT-028 | Expected Selling Price Currency should be same as Loan Currency |
| RPM-LO-VDDT-029 | For Vehicle Class Used, Distance Run - Type is required |
| RPM-LO-VDDT-030 | Comprehensive insurance not provided |
| RPM-LO-VDDT-031 | Please provide a valid value for Make (MM/YYYY) |
| RPM-LO-VHDT-001 | For Vehicle Class Used, Price As Per Valuation should be greater than zero |
| RPM-LO-VHDT-002 | For Vehicle Class Used, Bank Valuation is required |
| RPM-LO-VHDT-003 | For Vehicle Class Used, Fuel Type is required |
| RPM-LO-VHDT-004 | For Vehicle Class Used, Distance During Valuation - Value is required |
| RPM-LO-VHDT-006 | For Vehicle Class Used, Number Of Accidents is required |
| RPM-LO-VHDT-007 | For Vehicle Class Used, Number Of Owners is required |
| RPM-LO-VHDT-008 | For Vehicle Class Used, Price As Per Valuation is required |

| Error Code | Messages |
|-----------------|---|
| RPM-LO-VHDT-009 | For Vehicle Class Used, Valuation Date is required |
| RPM-LO-VHDT-010 | For Vehicle Class Used, Valuator is required |
| RPM-LO-VHDT-011 | For Vehicle Class Used, Valuator Comments is required |
| RPM-LO-VHDT-012 | For Vehicle Class Used, Valuation Date cannot be future Date |
| RPM-LO-VHDT-013 | For Vehicle Class Used, Valuation Date cannot be before the Loan Application Date |
| RPM-LO-VHDT-014 | For Vehicle Class Used, Distance During Valuation should be greater than zero |
| RPM-LO-VHDT-015 | Please select a valid dropdown value for Bank Valuation |
| RPM-LO-VHDT-016 | Please select a valid dropdown value for Fuel Type |
| RPM-LO-VHDT-017 | For Vehicle Class Used, Distance During Valuation - Type is required |
| RPM-LO-VHDT-018 | Please select a valid dropdown value for Distance During Valuation - Type |
| RPM-LO-VHDT-019 | For Vehicle Class Used, Price As Per Valuation Currency Code is required |
| RPM-LO-VHDT-020 | Price As Per Valuation Currency should be same as Loan Currency |
| RPM-PD-001 | generateSequenceNumber : Entity cannot be null |

| Error Code | Messages |
|------------|--|
| RPM-PD-002 | Sequence Generator failed to generate the reference number |
| RPM-PD-003 | businessProductCode cannot be null |
| RPM-PD-004 | Error while fetching Business Process |
| RPM-PD-005 | Error while Fetching the Business Products |
| RPM-PD-006 | Error occurred 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 occurred while submitting details to domain |
| RPM-PD-015 | Unable to update stages |
| RPM-PD-016 | Application Number, Process Code and Stagecode are mandatory |
| RPM-PD-017 | Unable to update task to complete |

| Error Code | Messages |
|------------|---|
| RPM-PD-018 | Error occurred while fetching Summary details |
| RPM-PD-019 | Datasegment is Mandatory |
| RPM-PD-020 | Error occurred while fetching Summary details |
| RPM-PD-021 | Error while getting datasegments from TC |
| RPM-PD-022 | Error occurred while acquiring the task |
| RPM-PD-023 | ProcessRefNo cannot be null |
| RPM-PD-024 | Failed in domain save |
| RPM-PD-025 | Error occurred while releasing the task |
| RPM-PD-026 | Application submit/save failed for External System |
| RPM-PD-027 | Application fetch failed for External System |
| RPM-PD-028 | No Business Process maintained for the given Business Product |
| RPM-PD-029 | \$1 is not valid |
| RPM-PD-030 | The product \$1 cannot be selected multiple times |
| RPM-PD-031 | Multiple products of the product type \$1 cannot be selected |
| RPM-PD-032 | Cannot cancel the application as one or more process has crossed irrevocable stages |

| Error Code | Messages |
|------------|---|
| RPM-PD-033 | Mandatory Datablocks \$1 are missing for the reference number \$2 |
| RPM-PD-034 | Datablock Code(s) is missing for \$1 for the reference number \$2 |
| RPM-PD-035 | Loan offer accept/reject is not applicable for the given application |
| RPM-PD-036 | Unable to proceed as the application is already being processed by the bank |
| RPM-PR-001 | Error occurred while getting the card details |
| RPM-TO-001 | Mandatory Checklist(s) - \$1 |
| RPM-TO-020 | Mandatory Document(s) - \$1 |

6 Annexure – Advices

This Annexure describes the advices that are available for the Retail Loans Origination. These advice templates are the representative format and banks can configure their own templates. The formats of the advices are given in the following sections:

- [6.1 Loan Initiation Reply](#)
- [6.2 Offer Issue](#)
- [6.3 IPA Advices](#)
- [6.4 Loan Approval](#)
- [6.5 Loan Rejection](#)
- [6.6 Loan Application](#)

6.1 Loan Initiation Reply

| | |
|--|-------------|
| | Bank Name |
| | Branch Name |
| | Date: |

To,

Customer Name(s)

Address Line1

Address Line2

State

City

Pincode

Re : Loan Initiation Advice

Dear Sir/Madam

Thank you for applying for a Loan with <Bank Name>. Your Loan Application No xxxxxx is being processed for <Product Name> and currently in progress. We shall further communicate with you.

Yours faithfully,

Bank Name

Branch Name

6.2 Offer Issue

Bank Name

Branch Name

Date:

To,

Customer Name

Address Line1

Address Line2

State

City

Pincode

Atten: Mr/Mrs. Customer Name(s)

Re: Approval of Loan

Dear Sir/Madam

We are pleased to inform you that your request dated <Application Date> (YYYY-MM-DD) vide application number <xxxxxx> for <Product Name> has been approved with the following parameters detailed below.

Approved Amount : <Currency + Approved Amount>
 Approved Date : <Offer Issue Date> (DD-MM-YYYY)
 Offer Valid Period : <Offer Expiry Period> <Offer Expiry Term>
 Loan Tenor : <Tenure> Months
 Interest Rate : <Latest Effective Interest Rate> %
 Fee Amount : <Total Charges>
 Repayment Type : <Repayment Type>
 Instalment Amount : <Installment Amount>

Collateral Details

| Type | Amount | Currency Code |
|-------------------|---------------------|----------------------------------|
| <Collateral Type> | <Collateral Amount> | <Collateral Value Currency Code> |

Please return this offer letter with your acceptance. If not returned on aforesaid date, this letter will be null and void. Acceptance of this letter will be at Banks sole discretion.

In case of any clarification please do not hesitate to contact Relationship Manager <Source Emp Name>.

Yours faithfully,
<Bank Name>

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

Name:
Signature:
Date:
Place:

6.3 Offer Issue with Repayment Schedule

Bank Name
Branch Name
Date:

To,
Customer Name
Address Line1
Address Line2
State
City
Pincode

Atten: Mr/Mrs. Customer Name(s)

Re: Approval of Loan

Dear Sir/Madam

We are pleased to inform you that your request dated <Application Date> (YYYY-MM-DD) vide application number <xxxxxx> for <Product Name> has been approved with the following parameters detailed below.

Approved Amount : <Currency + Approved Amount>
Approved Date : <Offer Issue Date> (DD-MM-YYYY)
Loan Tenor : <Tenure> Months
Offer Valid Period : <Offer Expiry Period> <Offer Expiry Term>
Interest Rate : <Latest Effective Interest Rate> %

Fee Amount : <Total Charges>
 Repayment Type : <Repayment Type>
 Instalment Amount : <Installment Amount>

Collateral Details

| Type | Amount | Currency Code |
|-------------------|---------------------|----------------------------------|
| <Collateral Type> | <Collateral Amount> | <Collateral Value Currency Code> |

Please return this offer letter with your acceptance. If not returned on aforesaid date, this letter will be null and void. Acceptance of this letter will be at Banks sole discretion.

In case of any clarification please do not hesitate to contact Relationship Manager <Source Emp Name>.

Yours faithfully,

<Bank Name>

Repayment schedule Details:

| Due Date | Installment Amount | Interest Amount | Principal Amount |
|------------|--------------------|-------------------|--------------------|
| <Due Date> | <EMI Amount> | <Interest Amount> | <Principal Amount> |

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

Name:

Signature:

Date:

Place:

6.4 Loan Approval

Bank Name

Branch Name

Date:

To,

Customer Name

Address Line1

Address Line2

State

City

Pincode

Atten: Mr/Mrs. Customer Name(s)

Re: Approval of <Currency> <Loan Amount> for <Product Name>

Dear Sir/Madam

We are pleased to inform you that your request dated <Application Date> (YYYY-MM-DD) vide application number <xxxxxx> has been approved with the following parameters detailed below.

Offer Accepted Date : <Offer Accepted Date> (DD-MM-YYYY)
 Disbursement Date : <First Disbursement Date> (DD-MM-YYYY)
 Loan Amount : <Currency> <Loan Amount>
 Loan Tenor : <Tenure>
 Interest Rate : <Effective Interest Rate> %
 Repayment Type : <Repayment Type>
 Instalment Amount : <Installment Amount>
 Disbursement Account: <Disbursement Account>

Yours faithfully,

<Bank Name>

6.5 Loan Rejection

Bank Name

Branch Name

Date:

To,

Customer Name

Address Line1

Address Line2

State

City

Pincode

Atten: Mr/Mrs. Customer Name(s)

Re: Rejection of <Currency> <Loan Amount> for <Product Name>

Dear Sir/Madam

Please be informed that your request dated <Application Date> (YYYY-MM-DD) for application number <xxxxxx> has been rejected.

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

Yours faithfully,

<Bank Name>

6.6 Loan Application

Application Number: <XXXXXXXXXX>

Application Branch: <XXXX> <Branch Name>

Date: YYYY-MM-DD

Applicants:

Applicant 1

Applicant 2

Product Details

Application Type : <XXX>

Product: <XXXXX>

Term: <Years>

Purpose: <Loan purpose>

Loan Amount: <XXXX>

Contribution: <XXXX>

Total: <XXXXX>

Personal Details

Primary Applicant Name/Joint Applicant Name/Guarantor Name: <Applicant Name>

Date of Birth: YYYY-MM-DD

Gender: <Male> or <Female>

Resident Status: <XXXXXX>

Birth Country: <XXXXXX>

Nationality: <XXXXXX>

Citizenship By: <XXXXXX>

ID Type: <XXXXXX>

Unique ID No: <XXXXXX>

Valid Till: YYYY-MM-DD

Address:

Address Line1

Address Line2

State

City

Pin code

Employment Details

Employee Name: Mr. <XXXXXX>

Employer Name: <XYZ>

Employment Type: <XYZ>

Organization Category: <XYZ>

Current Employment: <XYZ>

Employment Start Date: YYYY-MM-DD

Employment End Date: YYYY-MM-DD

Employer's Address:

Address Line1

Address Line2

State

City

Pin code

Employee Name: Mr. <XXXXXX>

Employer Name: <XYZ>

Employment Type: <XYZ>

Organization Category: <XYZ>

Current Employment: <XYZ>

Employment Start Date: YYYY-MM-DD

Employment End Date: YYYY-MM-DD

Employer's Address:

Address Line1

Address Line2

State

City

Pin code

Financial Position Details

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

| Liabilities Type | Liabilities Amount |
|------------------|--------------------|
| Home Loan | XXX |
| Education Loan | XXX |
| Property Loan | XXX |
| Vehicle Loan | XXX |
| Overdrafts | XXX |
| Personal Loan | XXX |
| Other | XXX |

| Liabilities Type | Liabilities Amount |
|------------------|--------------------|
| Home Loan | XXX |
| Education Loan | XXX |
| Property Loan | XXX |
| Vehicle Loan | XXX |
| Overdrafts | XXX |
| Personal Loan | XXX |
| Other | XXX |
| Home Loan | XXX |
| Education Loan | XXX |

| Income Type | Income Amount |
|---------------------------|---------------|
| Business | <XXX> |
| Salary | <XXX> |
| Interest Amount | <XXX> |
| Rentals | <XXX> |
| Income Type Income Amount | <XXX> |
| Business | <XXX> |
| Cash Gifts | <XXX> |
| Other | <XXX> |
| Pension | <XXX> |
| Investment Income | <XXX> |
| Agriculture | <XXX> |
| Business | <XXX> |

| Income Type | Income Amount |
|-------------------|---------------|
| Salary | <XXX> |
| Interest Amount | <XXX> |
| Rentals | <XXX> |
| Business | <XXX> |
| Cash Gifts | <XXX> |
| Other | <XXX> |
| Pension | <XXX> |
| Investment Income | <XXX> |
| Agriculture | <XXX> |

| Expense Type | Expense Amount |
|--------------|----------------|
| Rentals | <XXX> |
| House | <XXX> |
| Vehicle | <XXX> |
| Fuel | <XXX> |
| Other | <XXX> |
| Medical | <XXX> |
| Education | <XXX> |
| Rentals | <XXX> |
| House | <XXX> |
| Vehicle | <XXX> |
| Fuel | <XXX> |
| Other | <XXX> |

| Expense Type | Expense Amount |
|--------------|----------------|
| Medical | <XXX> |
| Education | <XXX> |

Collateral Details

| Collateral Type | Collateral Category | Collateral Value | Primary Collateral |
|-------------------|---------------------|------------------|--------------------|
| <Collateral Type> | <XXXX> | <XXXX> | <XXXX> |
| <Collateral Type> | <XXXX> | <XXXX> | <XXXX> |
| <Collateral Type> | <XXXX> | <XXXX> | <XXXX> |
| <Collateral Type> | <XXXX> | <XXXX> | <XXXX> |

Mandate Details

Number of Applicants: <XXX>

Mandate Registered: <XXX>

| Applicant Name | Repayment Share (%) |
|----------------|---------------------|
| Mr. <XXXX> | <Share %> |
| Mr. <XXXX> | <Share %> |

SIGNIFICANT CHANGES

You have advised us that there are no foreseeable significant changes to your circumstances that will affect your ability to meet your contracted repayments.

You have advised us that significant changes to your circumstances may occur that could adversely affect your ability to meet your contracted repayments and you have plans in place to ensure that you will be able to continue to make repayments if these circumstances occur.

We would like to inform you that:

Purpose of collection

Personal information is information about an identifiable individual and includes facts or an opinion about you which identifies you or by which your identity can be reasonably determined. The collection of your personal information is essential to enable us to conduct our business of offering and you with our range of financial products and services.

We collect personal information for the purposes of: identifying and protecting you when you do business with us establishing your requirements and providing the appropriate product or service

setting up, administering and managing our products and services assessing and investigating and if accepted, managing a claim made by you under one or more of our product and training and developing our staff and representatives. We may be required by law to collect your personal information. These include, but are not limited to, anti-money laundering and taxation laws.

Consequences if personal information is not provided

If we request personal information about you and you do not provide it, we may not be able to provide you with the financial product or service that you request, or provide you with the full range of services we offer.

Disclosure

We use and disclose your personal information for the purposes we collected it. We may also use and disclose your personal information for a secondary purpose that is related to the purpose for which we collected it. This would happen in cases where you would reasonably expect us to use or disclose your personal information for that secondary purpose. In the case of sensitive information, any secondary purpose, use or disclosure will be directly related to the purpose collection.

When necessary and in connection with purposes of collection, we may disclose your personal information to and/or collect your personal information from:

Other companies within the OBVAM UNIVERSAL BANK. Where required or authorized under our relationship with our joint venture companies. Information technology providers, including hardware and software vendors and consultants such as programmers research and development service providers your advisers, agents or representatives our advisers, agents or representatives if required or authorized to do so, regulatory bodies and government agencies financial advisers lenders' mortgage insurers and values credit reporting agencies legal and other professional advisers printers and mail house service providers manufacturers for plastic card production (e.g. debit cards) external dispute resolution schemes.

Disclosure overseas

There are also instances where we may have to send your personal information overseas or collect personal information from overseas. These instances include: sending your personal information to companies in the OBVAM UNIVERSAL BANK group. When you have asked us to do so when we are authorized or required by law to do so when we have outsourced a business activity or function to an overseas service provider with whom we have a contractual arrangement certain electronic transactions or when it is necessary in order to facilitate a transaction on your behalf. We will only send your personal information overseas or collect personal information about you from overseas for the purposes in this statement.

Access

You can request access to the personal information we hold about you by contacting us. In some circumstances, we are able to deny your request for access to personal information. If we deny your request for access, we will tell you why. If accessing your personal information will take an extended period of time, we will inform you of the likely delay. For more detailed requests for access to personal information, for example, access to information held in archives, a fee may be charged to cover the associated cost of retrieval and supplying this information.

Marketing

We would like to use and disclose your personal information to keep you up to date with the range of products and services available from OBVAM UNIVERSAL BANK. Generally, our companies in the OBVAM UNIVERSAL BANK group will use and disclose your personal information for OBVAM UNIVERSAL BANK's marketing purposes. If you do not want us to use and disclose your personal information for the purpose of marketing products and services to you, you should contact us and tell us.

Contact

Please contact us to:

change your mind at any time about receiving marketing material request access to the personal information we hold about you or obtain more information about our privacy practices by asking for a copy of our Privacy Policy You can contact us by calling 13 ** 75 or contacting us at OBVAM UNIVERSAL BANK.com.au or by visiting any of our branches. Our Privacy Policy can also be found on our website at OBVAM UNIVERSAL BANK.com.au at the bottom of the page by clicking on Privacy.

Authority to obtain credit information

I/We understand that by signing this application, consent is given to OBVAM UNIVERSAL BANK to:

Disclose to a credit reporting agency certain personal information about me/us including: identity particulars, amount of credit applied for in this application, payments which may become more than 60 days overdue any serious credit infringement which OBVAM UNIVERSAL BANK believes I/we have committed, advice that payments are no longer overdue and/or that credit provided to me/us has been discharged. Obtain from a credit reporting agency a report containing personal credit information about me/us and, a report containing information about my/our commercial activities or commercial credit worthiness, to enable OBVAM UNIVERSAL BANK to assess this application for credit. I/We further consent to and acknowledge that OBVAM UNIVERSAL BANK may at its discretion obtain second and/ or subsequent credit reports prior to funding (settlement) or

withdrawal of this application, in order to reassess my/our application for credit. Give and obtain from any credit provider(s) that may be named in this application or in a report held by a credit reporting agency information about my/our credit arrangements, including information about my/our credit worthiness, credit standing, credit history, credit capacity for the purpose of assessing an application for credit, notifying any default by me/us.

Confirm my employment details from my employer, accountant or tax agent named in this application.

Confirm my income received on an investment property from any nominated real estate agent.

Acknowledgments & Declarations

By signing below, I/we agree that I/we, have read and understood this application declare that all information provided in this application is true and correct authorize OBVAM UNIVERSAL BANK to make any enquiries it considers necessary to verify the information provided in this application and in support of this application agree to OBVAM UNIVERSAL BANK, in accordance with the Privacy Statement included in this application and the OBVAM UNIVERSAL BANK Privacy Policy consent to the disclosures set out in the Authority to Obtain Credit Information consent to OBVAM UNIVERSAL BANK disclosing information about my/our application, credit report, loan balance from time to time and associated information relevant to the calculation of commission to the agent nominated in this application and to any organization under which the agent may operate or by whom the agent is employed agree to OBVAM UNIVERSAL BANK transmitting my/our personal information by electronic means

| Applicant | Date | Signature |
|------------------|-------------|------------------|
| Mr. <XXXX> | YYYY-MM-DD | |
| Mr. <XXXX> | YYYY-MM-DD | |

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