

**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
<b>Oracle Banking Origination Retail Lending Process Management</b>	This topic describes the Retail Loan Origination process and the Reference Process flow is updated in this chapter.
<b>Overview of Oracle Banking Origination Retail Loan Account Open Process</b>	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.
<b>Error Codes and Messages</b>	This topic provides the error codes and messages that you encounter while working with Oracle Banking Origination.
<b>List Of Glossary</b>	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...	000HMLN10000898	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...	000HMLN10000879	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		Detail Driver Manage...	000INIT000004091	000APP000004140	Application Initiation	19-03-22	nnn	

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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**

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

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

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

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

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

### 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**

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

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

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

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

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

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

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)**

4. 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
<b>Customer Type</b>	Displays the customer type based on the product selected.
<b>Doing Business As</b>	Displays the business name of the SMB customer.
<b>Registration Number</b>	Displays the registration number of the business.
<b>Date of Registration</b>	Displays the registration date of the business.
<b>Last Updated On</b>	Displays the date on which the financial details of an existing applicant was last updated.  For a new applicant, it will remain blank.
<b>Edit</b>	Click <b>Edit</b> to modify the existing customer details and address details.  Click <b>Save</b> to save the modified details and click <b>Cancel</b> to cancel the modifications.  <b>Edit</b> will be visible only for existing customers.
<b>Existing Customer</b>	Select to indicate if customer is existing customer.

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

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

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

#### **Customer Dedupe Check:**

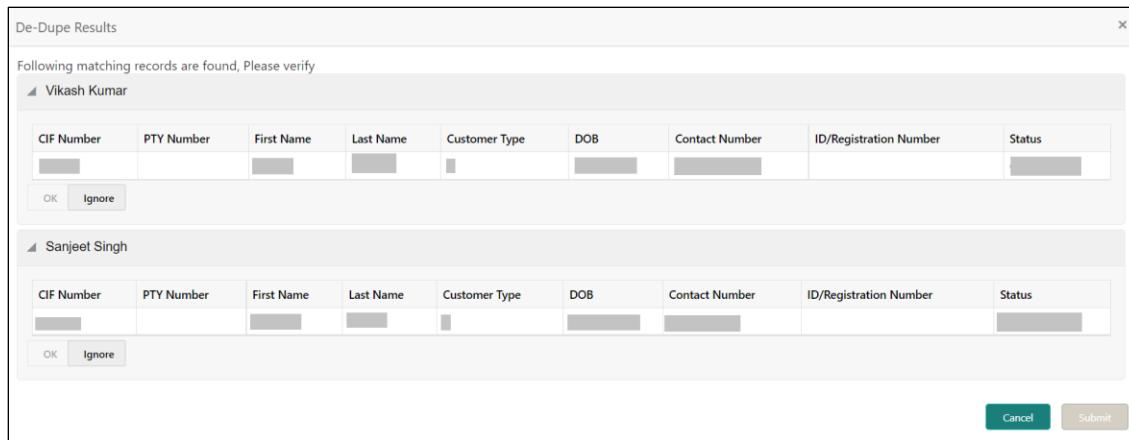
Based on the configuration available at the Bank level / Properties Table, the Dedupe service call can be enabled or disabled for the product Origination.

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

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

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

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

**Figure 6: De-Dupe Results**

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

**Table 8: De-Dupe Results – Field Description**

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

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

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

#### 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**

The screenshot shows the 'Stake Holder Details' screen in the 'Loan Application Entry' interface. The left sidebar shows tabs for 'Loan Details', 'Customer Information', 'Stake Holder Details' (which is selected), 'Financial Details', 'Mandate Details', 'Collateral Details', and 'Guarantor Details'. The main area is titled 'Stake Holder Details' and contains three sections for different stakeholder types: 'Owners', 'Guarantors', and 'Suppliers'. Each section has fields for 'CIF Number', 'Stakeholder Type', 'Date of Registration', 'Ownership Percentage', 'Associated Since', 'Line Of Business', 'Scope', 'Guarantee start date - Expiry date', 'Guarantee amount', 'Description', and 'Supply Frequency'. There are also buttons for 'Save', 'Cancel', 'Audit', and 'Request Clarification' at the bottom.

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

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

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

Field	Description
<b>Request Clarification</b>	<p>Click <b>Request Clarification</b> to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on <b>Request Clarification</b>, refer to the section <b>Request Clarification</b>.</p>
<b>Back</b>	Click <b>Back</b> to navigate to the previous data segment within a stage.
<b>Next</b>	<p>Click <b>Next</b> to navigate to the next data segment, after successfully capturing the data.</p> <p><b>NOTE:</b> 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>
<b>Save &amp; Close</b>	Click <b>Save &amp; Close</b> to save the data captured. <b>Save &amp; Close</b> 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.
<b>Cancel</b>	Click <b>Cancel</b> 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**



The screenshot shows a modal window titled "Customer Onboarding". Inside, there is a single input field labeled "Customer Category \*". To the right of the input field is a small dropdown arrow. In the bottom right corner of the modal, there is a "Save" button. The overall interface is clean and modern, typical of a web-based application.

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' interface for an individual customer. At the top, the 'Customer Category' is set to 'Individual'. Below this, there are two toggle buttons: 'Existing Customer' (disabled) and 'Primary Customer' (selected). A section for uploading a document to prepopulate customer information is present. The main form area contains the following fields:

- Personal Information:** Title (Select), First Name, Middle Name, Last Name, Name in Local Language, Gender (Select), Date of Birth, Resident Status (Select), Country of Residence (Select), Birth Country (Select), Nationality (Select), Marital Status (Select), ID Type (Select), Unique ID No (Text), Preferred Language (Select), Preferred Currency (Select), Customer Segment (Select), Customer Category (Select, set to INDIVIDUAL), Details Of Special Need (Select), Remarks For Special Need (Text), Customer Location (Select), Staff (Toggle), and Relationship Manager ID (Text).
- Address:** An 'Address' field with a search icon.
- Buttons:** A 'Save' button at the bottom right.

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

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

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

Field	Description
<b>Remarks For Special Need</b>	Specify the remarks for the special need selected.
<b>Relationship Manager ID</b>	Search and select the relationship manager ID for the applicant.
<b>Staff</b>	Select the toggle to indicate if the customer is employee of the bank.
<b>Address</b>	Displays the address details.  To add the addresses of the applicant, click  icon on the Address to add the addresses.
<b>Address Type*</b>	Select the address type for the applicant from the drop-down list. <ul style="list-style-type: none"> <li>• <b>Permanent Address</b></li> <li>• <b>Residential Address</b></li> <li>• <b>Communication Address</b></li> <li>• <b>Office Address</b></li> </ul>
<b>Building*</b>	Specify the house or office number, floor and building details.
<b>Street*</b>	Specify the street.
<b>Locality</b>	Specify the locality name of the address.
<b>City*</b>	Specify the city.
<b>State*</b>	Specify the state.
<b>Country*</b>	Click Search and specify the country code.
<b>Zip Code</b>	Specify the zip code of the address.
<b>E-mail*</b>	Specify the E-mail address of the applicant.
<b>Mobile*</b>	Specify the ISD code and the mobile number of the applicant.
<b>Phone</b>	Specify the ISD code and the phone number of the applicant.
<b>Save</b>	Click on <b>Save</b> 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 the 'Customer Onboarding' interface for 'Small and Medium Business (SMB)'. At the top, a dropdown menu shows 'Small and Medium Business (SMB)'. Below it, there's a section for 'Existing Customer' with a toggle switch that is off. The main form contains several input fields: 'Doing Business As' (text box), 'Registration Number' (text box), 'Date Of Registration' (date picker), 'Country Of Registration' (text box), 'SMB Classification' (dropdown menu with 'Select' option), 'Customer Category' (dropdown menu with 'SMB' selected), 'SMB Registration Number' (text box), 'Tax Identification Number' (text box), 'Goods And Service Tax ID' (text box), 'Business License' (text box), 'Preferred Language' (dropdown menu with 'Select' option), 'Preferred Currency' (text box), 'Relationship Manager ID' (text box), 'Upload Logo' (button), 'Customer Location' (text box), 'Address' (text box), and a 'Save' button at the bottom right.

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

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

Field	Description
<b>State*</b>	Specify the state.
<b>Country*</b>	Click <b>Search</b> and specify the country code.
<b>Zip Code</b>	Specify the zip code of the address.
<b>E-mail*</b>	Specify the E-mail address of the applicant.
<b>Mobile*</b>	Specify the ISD code and the mobile number of the applicant.
<b>Phone</b>	Specify the ISD code and the phone number of the applicant.
<b>Save</b>	Click on <b>Save</b> 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
<b>Number of Applicants</b>	Specify the number of applicants.
<b>Registered</b>	Select to make it register.
<b>Applicant Name</b>	Displays the applicant name.
<b>Collateral Share</b>	Select the collateral share from the drop-down list.
<b>Repayment Share*</b>	Select the repayment share from the drop-down list.

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

## 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**

Financial Details

NEON Industries

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

Applicant Name: NEON Industries

Basic Details

Employment Type: Service

Organization Name: OFSS

Employee ID: 3424565

Designation: VP

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	
	27,000.00 GBP

Monthly Expense (In GBP)

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

Utilities (In GBP)

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

Asset (In GBP)

Type	Amount
House	
Deposit	
Vehicle	
Other	
	500,000.00 GBP

Net Income: 6,900.00 GBP

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

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

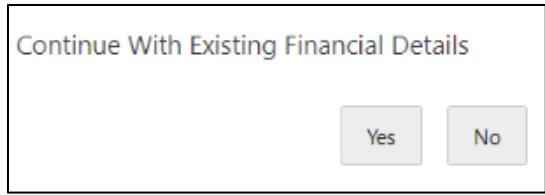
Field	Description
<b>Employment Start Date*</b>	Select the employment start date.
<b>Employment End Date</b>	Select the employment end date.
<b>Grade</b>	Specify the grade.
<b>Designation</b>	Specify the designation.
<b>I currently work in this role*</b>	<p>Select whether the applicant works currently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

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

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

Field	Description
<b>Return On Equity</b>	Specify the return on equity.
<b>Return On Asset</b>	Specify the return on asset.
<b>Request Clarification</b>	<p>Click <b>Request Clarification</b> to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on <b>Request Clarification</b>, refer to the section <b>Request Clarification</b>.</p>
<b>Back</b>	Click <b>Back</b> to navigate to the previous data segment within a stage.
<b>Next</b>	<p>Click <b>Next</b> to navigate to the next data segment, after successfully capturing the data.</p> <p><b>NOTE:</b> 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>
<b>Save &amp; Close</b>	<p>Click <b>Save &amp; Close</b> to save the data captured.</p> <p><b>Save &amp; Close</b> 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>
<b>Cancel</b>	Click <b>Cancel</b> to close the application without saving.

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

**Figure 14: Error Message**

5. 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.

1. 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**

 A screenshot of a software application window titled 'Loan Underwriting - 000APP000013904'. The left sidebar shows tabs for 'Admission Details', 'Parent/Guardian Financial D', 'Financial Details', 'Credit Rating Details', and 'Summary'. The main content area is titled 'Parent/Guardian Financial Details'. It contains several data entry fields and four tables for financial data.
 

- Relationship With Student:** Existing Customer, Relationship With Student
- Basic Details:**
  - Income Type:** Salary, Date of Birth: 8 Jul 1956, Title: Mr.
  - Employment Type:** Full Time, Gender: Male, Marital Status: Single, Unique ID Number
  - Office Name:** Education Qualification: High School, 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
<b>Net Income</b>	GBP199,000.00
- 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 Outstanding	0
Overdrafts	0
Others	0
<b>Total</b>	0
- Asset (in GBP):**

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

 The bottom of the screen has buttons for 'Parent Classification', 'Back', 'Next', 'Save & Close', and 'Cancel'.

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

**Table 14: Parent/Guardian Details – Field Description**

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

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

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

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

#### 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.

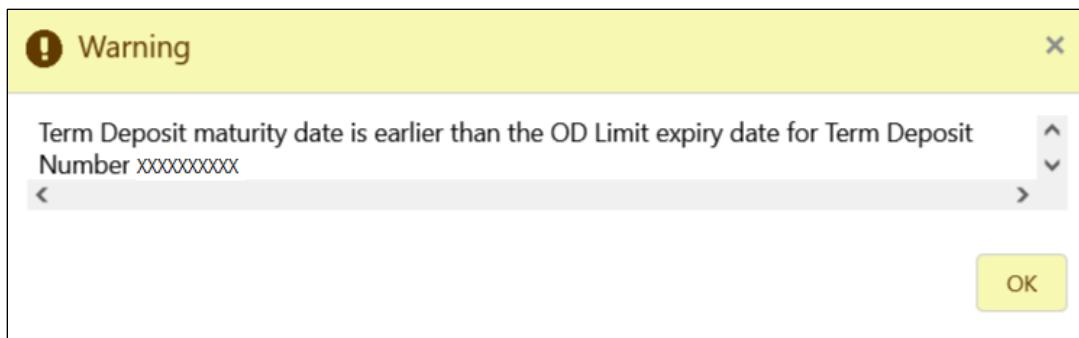
Capturing of Collateral details in Oracle Banking Origination is also enabled with an option to onboard collateral using the Oracle Banking Credit Facility Process Management integration services. In such cases, the collateral details will be sent to the Collateral onboarding systems for performing the 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**

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

Field	Description
	<p>If Collateral type is selected as <b>Precious Metal</b></p> <ul style="list-style-type: none"> <li>• <b>Precious Metal</b></li> </ul> <p>If Collateral type is selected as <b>Deposits</b></p> <ul style="list-style-type: none"> <li>• <b>Term Deposit</b></li> <li>• <b>Recurring Deposit</b></li> </ul> <p>If Collateral type is selected as <b>Bonds</b></p> <ul style="list-style-type: none"> <li>• <b>Secured Bonds</b></li> <li>• <b>Unsecured Bonds</b></li> <li>• <b>Investment Bonds</b></li> </ul> <p>If Collateral type is selected as <b>Stocks</b></p> <ul style="list-style-type: none"> <li>• <b>Domestic Stock</b></li> </ul> <p>If Collateral type is selected as <b>Insurance</b></p> <ul style="list-style-type: none"> <li>• <b>Life Insurance</b></li> </ul> <p>If Collateral type is selected as <b>Accounts Receivable</b></p> <ul style="list-style-type: none"> <li>• <b>Bill Receivable</b></li> <li>• <b>Trade Receivable</b></li> </ul> <p>If Collateral type is selected as <b>Inventory (Stock of Material)</b></p> <ul style="list-style-type: none"> <li>• <b>Stock of Raw Materials</b></li> <li>• <b>Finished Goods</b></li> <li>• <b>Packaging Materials</b></li> </ul>
<b>Collateral Branch</b>	Select the branch of the collateral.
<b>Term Deposit Number</b>	<p>Select the Term Deposit Number from the list.</p> <p><b>NOTE:</b> 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 <b>Collateral Type</b> is selected as <b>Term Deposit</b>.</p>
<b>Maturity Date</b>	<p>Select the Maturity Date of the term deposit.</p> <p>This field displays only if the <b>Collateral Type</b> is selected as <b>Term Deposit</b>.</p>

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

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

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

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

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

## 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.

- 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**

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
<b>Loan Details</b>	Displays the loan details.
<b>Admission Details</b>	Displays the admission details. This data segment appears only if the <b>Account Type</b> is selected as <b>Education Loan</b> .
<b>Customer Information</b>	Displays the customer information details.

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

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

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

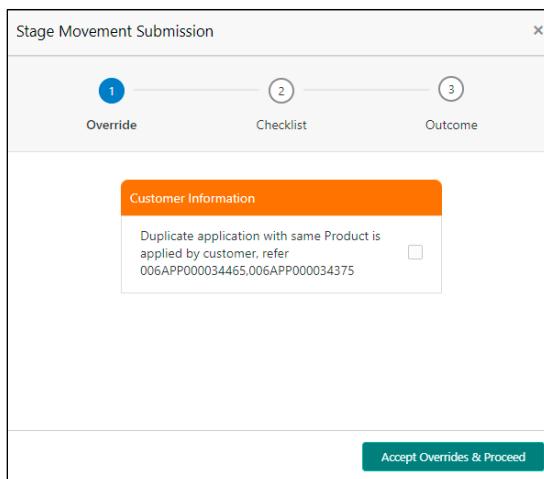
#### **Application De-Dupe:**

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.

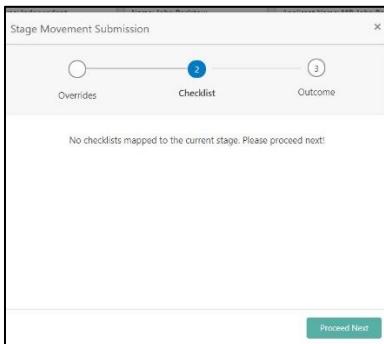
**Figure 21: Error Message**



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

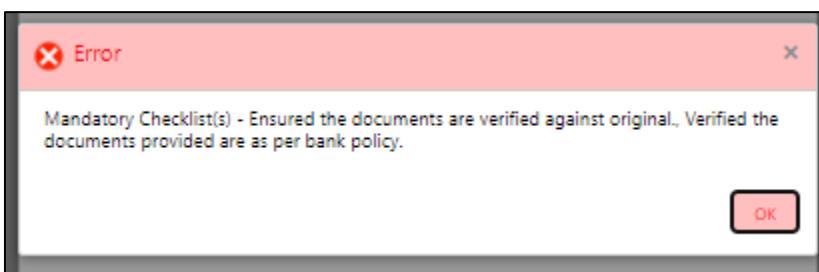
→ The **Checklist** screen is displayed.

**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**.

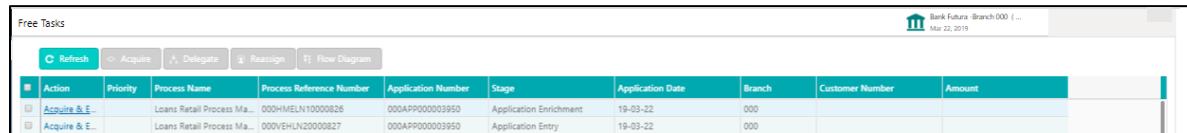
→ The **Confirmation** screen is displayed.

**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	000APR000003950	Application Enrichment	19-03-22	000		
Acquire & E...		Loans Retail Process Ma...	000VEHUN20000827	000APR000003950	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:

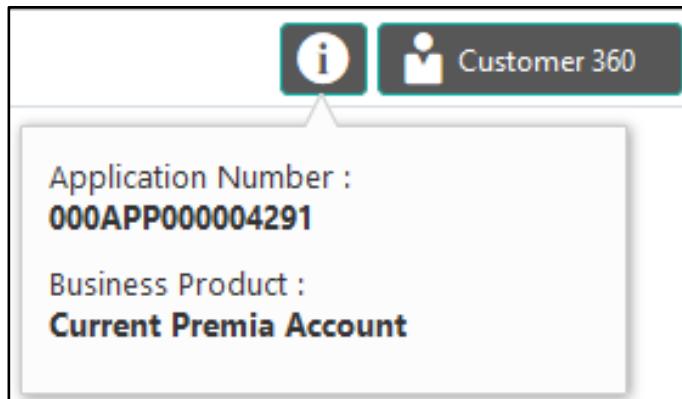
- [4.2.9.1 Icon](#)
- [4.2.9.2 Clarification Details](#)
- [4.2.9.3 Customer 360](#)
- [4.2.9.4 Application Info](#)
- [4.2.9.5 Remarks](#)
- [4.2.9.6 Documents](#)
- [4.2.9.7 Advices](#)

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	Raised By	Clarification Date	Response Type	Clarification Status	Status Update Date
Clarification Request	[Redacted]	March 26, 2020 12:00 AM	MANUAL	Clarification Requested	March 26, 2020 12:00 AM
New Clarification Needed	[Redacted]	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.

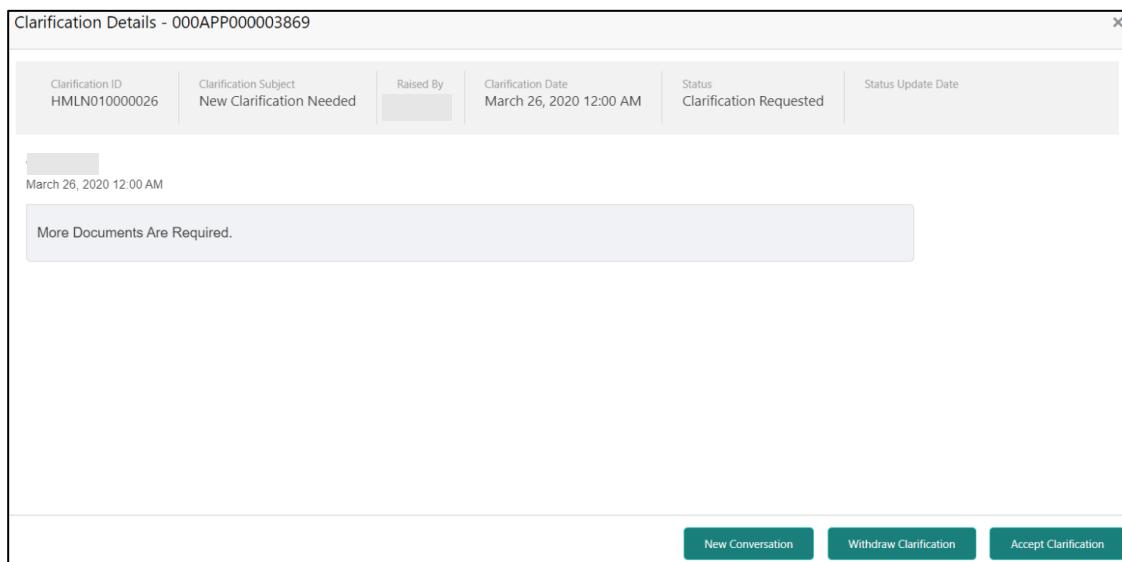
**Table 18: Clarification Details**

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

11. Select any specific clarification request row.

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

**Figure 29: Clarification Details**



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

**Table 19: Clarification Details**

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

Field	Description
<b>New Conversation</b>	<p>Click <b>New Conversation</b> to raise conversation for the selected clarification request.</p> <p>The system also allows to view and update the conversation from the <b>My Application</b> and <b>Application Search</b> dashboard by clicking 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"> <li>• <b>Save &amp; Close</b></li> <li>• <b>Cancel</b></li> </ul> <p>Click <b>Save &amp; Close</b> to save the conversation.</p> <p>Click <b>Cancel</b> to cancel the conversation update.</p>
<b>Withdraw Clarification</b>	<p>Click <b>Withdraw Clarification</b> to withdraw and close the selected clarification request. Updating the clarification details is mandatory to withdraw the clarification. 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"> <li>• <b>Save &amp; Close</b></li> <li>• <b>Cancel</b></li> </ul> <p>Click <b>Save &amp; Close</b> to withdraw the clarification</p> <p>Click <b>Cancel</b> to cancel the withdraw clarification action.</p>

Field	Description
<b>Accept Clarification</b>	<p>Click <b>Accept Clarification</b> to close the clarification raised. Updating the clarification details is mandatory to accept the clarification. 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"> <li>• <b>Save &amp; Close</b></li> <li>• <b>Cancel</b></li> </ul> <p>Click <b>Save &amp; Close</b> to accept the clarification</p> <p>Click <b>Cancel</b> to cancel the withdraw clarification action.</p>

#### 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**



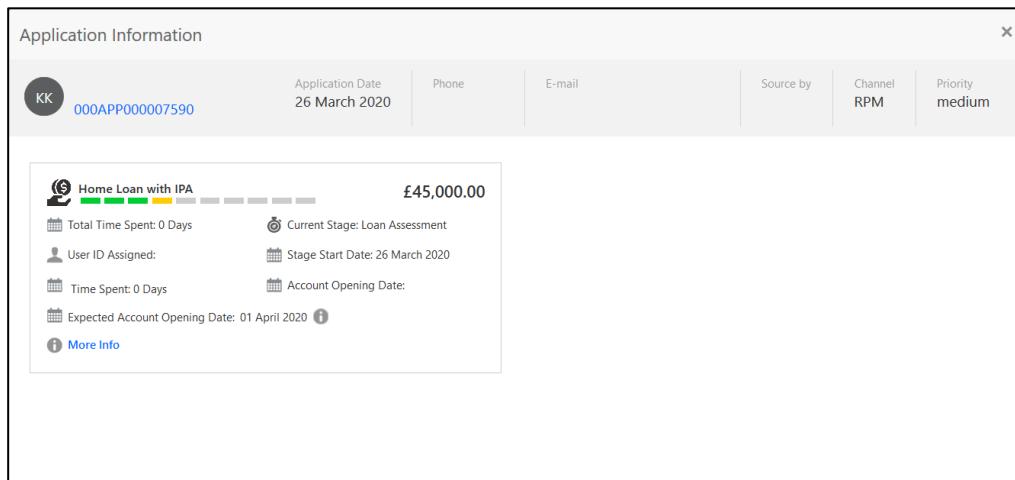
The screen shows the list of Customer IDs in case of Joint Accounts. Select the specific Customer ID to view their Mini Customer 360. The CIF Numbers are populated in the Customer 360 screen only post the CIF number has been keyed in the Customer Information data segment.

#### 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
<b>Application Date</b>	Displays the application date.
<b>Phone</b>	Displays the phone number.
<b>E-mail</b>	Displays the E-mail ID.

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

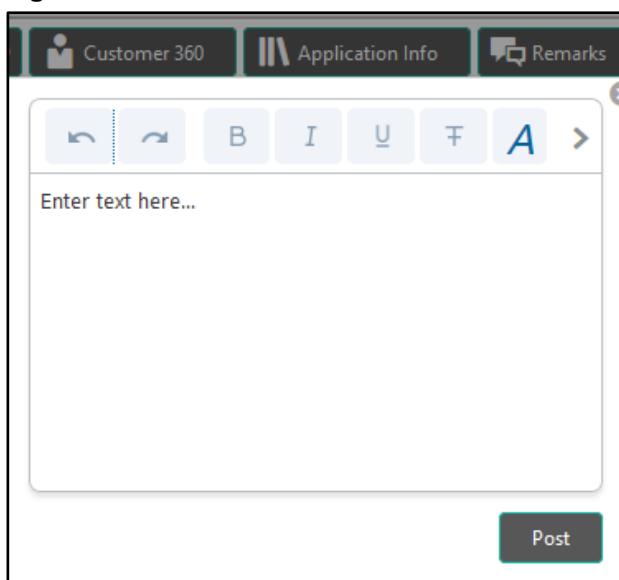
Field	Description
<b>Stage Start Date</b>	Displays the stage in which the product process is currently in. <b>NOTE:</b> If the phase is configured for the product, the stage start date will be displayed as phase start date.
<b>Account Opening Date</b>	Displays the account opening date.

**NOTE:** Application Info tab will not be visible 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**



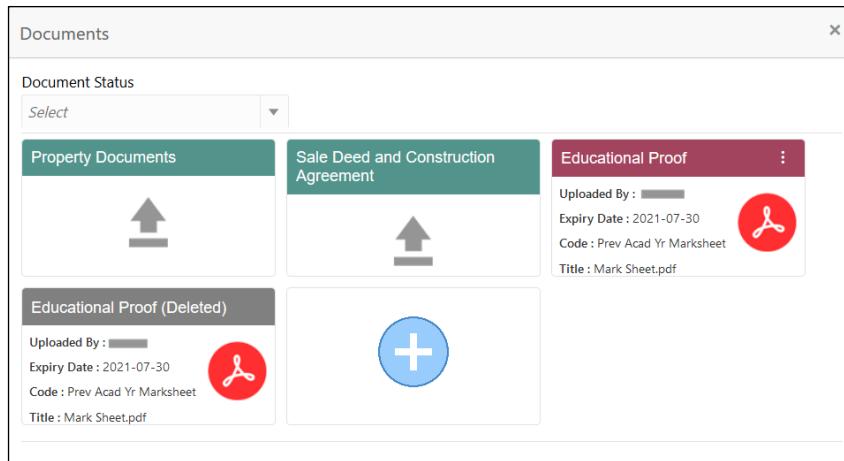
Remarks posted are updated with your User ID, Date, and are available to view in the next stages for the users working on that application.

#### 4.2.10.6 Documents

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

→ The **Documents** screen is displayed.

**Figure 34: Documents**



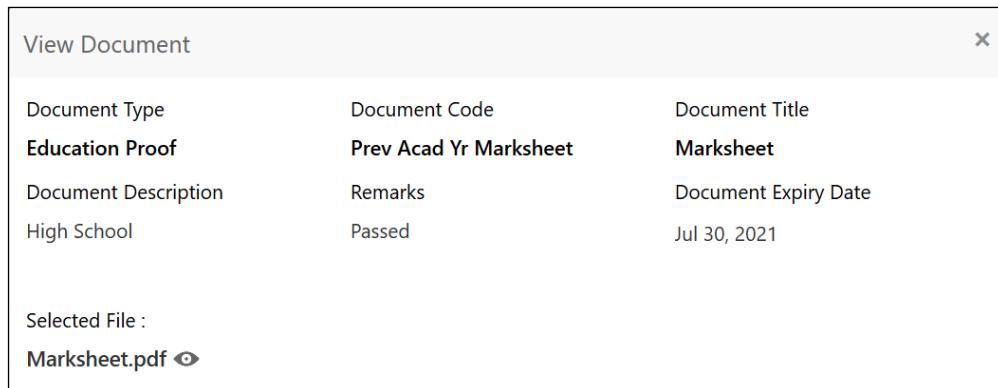
2. Select the document status to filter the document based on the status.

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**



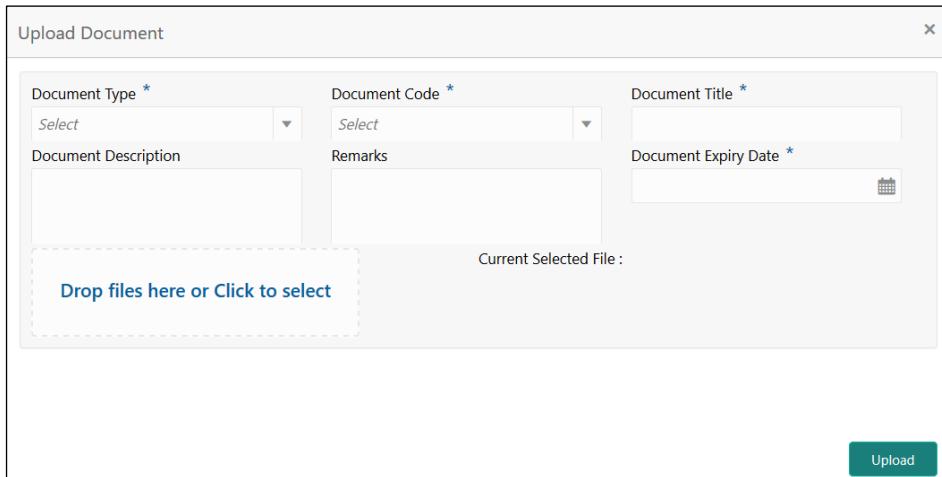
5. Click **Download** to download the document.
6. Click **Delete** to delete the document.

**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**



The screenshot shows the 'Upload Document' dialog box. It contains the following fields:

- Document Type \***: A dropdown menu with 'Select' as the current value.
- Document Code \***: A dropdown menu with 'Select' as the current value.
- Document Title \***: An input field.
- Document Description**: An input field.
- Remarks**: An input field.
- Document Expiry Date \***: A date picker input field.
- Drop files here or Click to select**: A placeholder text for the file upload area.
- Current Selected File :** A label indicating the selected file.
- Upload**: A green button at the bottom right.

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

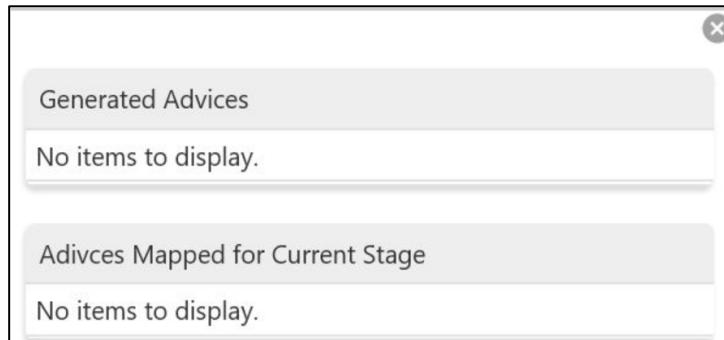
Non-mandatory documents can be deleted in any stage.

#### 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.

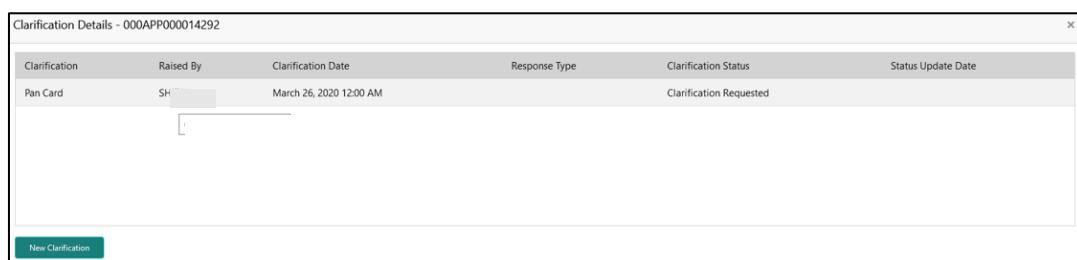
**Figure 39: Upload Documents**



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.

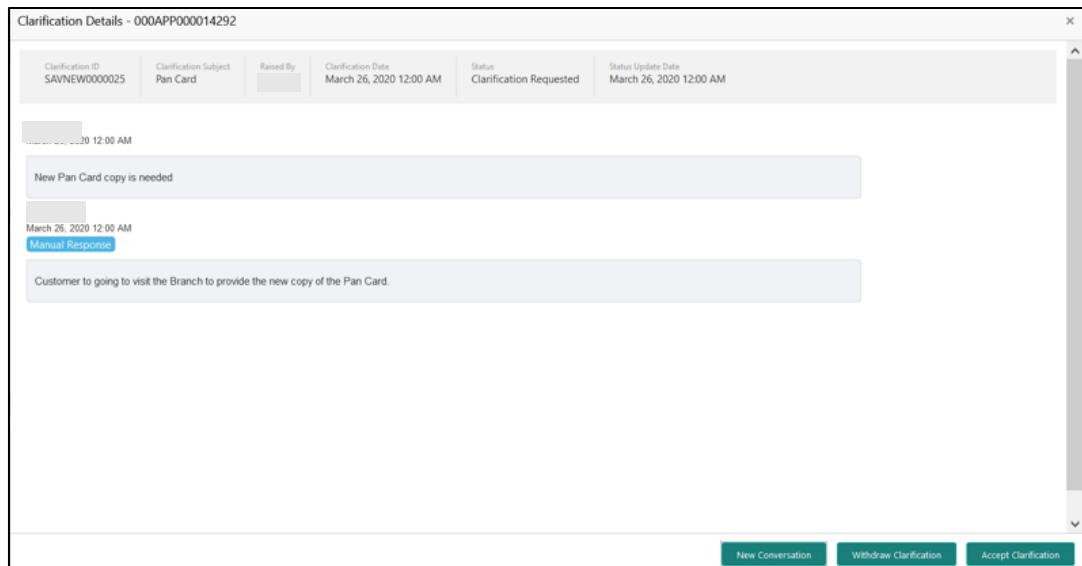
Select the Application from the **Awaiting Customer Clarification** sub-menu available under the **Task** menu. Click on the **Clarification Details** from the header.

**Figure 40: Clarification Details**



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

**Figure 41: Clarification Details**



Allowed actions are as following:

- Adding New Conversation
- Withdraw Clarification
- Accept Clarification

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

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

## 4.3 Loan Application Enrichment Stage

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

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

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

### 4.3.1 Loan Interest Details

The user can acquire the application from Free Tasks list.

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

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

**Figure 42: Loan Interest Details**

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

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

### 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**

## 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**

## 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**

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

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

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

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

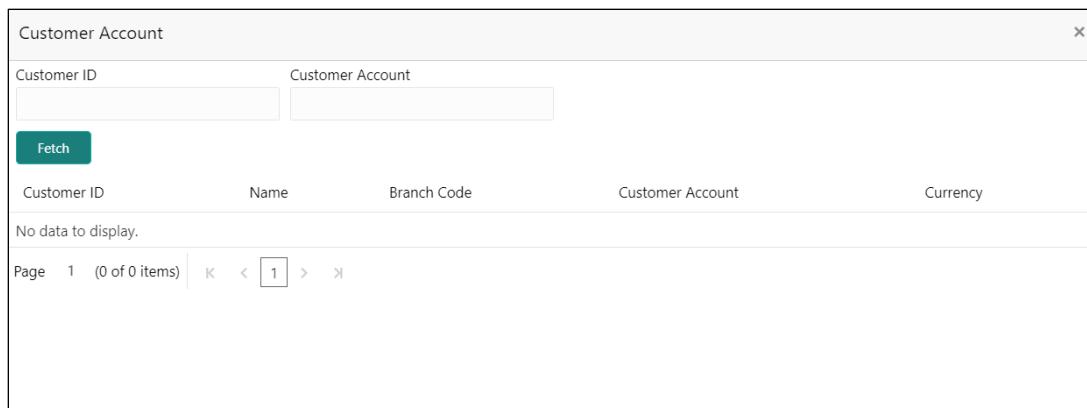
Field	Description
<b>Account Name</b>	<p>Displays the account name based on the account selected.</p> <p><b>NOTE:</b> This field appears if the <b>Disbursement Mode</b> is selected as <b>Other Internal Account</b>.</p>
<b>Branch Code*</b>	<p>Displays the branch code associated with customer account number.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

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

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

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

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

**Figure 47: Customer Account**


The screenshot shows a software interface titled 'Customer Account'. At the top, there are two input fields: 'Customer ID' and 'Customer Account', followed by a 'Fetch' button. Below these fields is a table with columns: 'Customer ID', 'Name', 'Branch Code', 'Customer Account', and 'Currency'. A message 'No data to display.' is centered in the table area. At the bottom, there is a pagination control showing 'Page 1 (0 of 0 items)' and navigation icons (K, <, 1, >, >>).

4. 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
<b>Customer ID</b>	Specify the Customer ID.
<b>Customer Account</b>	Specify the Customer Account.
Click <b>Fetch</b> to fetch the customer account details.	
<b>Customer ID</b>	Displays the customer ID.
<b>Name</b>	Displays the customer name.
<b>Branch Code</b>	Displays the branch code.
<b>Customer Account</b>	Displays the customer account number.
<b>Currency</b>	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
<b>Type of Repayment*</b>	Select the type of repayment. All type of repayment methods supported in the Host will be available in the drop-down list.
<b>Repayment Frequency*</b>	Select the repayment frequency from the drop-down list. Available options are: <ul style="list-style-type: none"> <li><b>Daily</b></li> <li><b>Weekly</b></li> <li><b>Bi-Monthly</b></li> <li><b>Monthly</b></li> <li><b>Quarterly</b></li> <li><b>Half Yearly</b></li> <li><b>Yearly</b></li> </ul>

Field	Description
<b>First Repayment Date*</b>	Displays the first repayment date defaulted from the Loan Details screen of Application Entry stage.
<b>Loan Tenure*</b>	The system calculated based on <b>First Repayment Date</b> and <b>Loan Tenure</b> .
<b>Maturity Date*</b>	The system calculated based on <b>First Repayment Date</b> and <b>Loan Tenure</b> .
<b>Repayment Mode*</b>	<p>User can select repayment mode from the drop-down list.</p> <p>Available options are:</p> <ul style="list-style-type: none"> <li>• <b>Own Internal Account</b> - 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.</li> <li>• <b>External Account</b> - 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.</li> <li>• <b>Capture Later</b> – If the mode selected is Capture Later, the system will allow to proceed with the loan origination flow without capturing the repayment details.</li> </ul> <p><b>NOTE:</b> The system defaults to the GL account in the absence of the repayment account.</p>
<b>Moratorium Period (in months)*</b>	<p>Specify the moratorium period.</p> <p>It will be enabled when <b>Moratorium</b> is selected in Business Product.</p>
<b>Customer Account*</b>	<p>Search and select the customer account number.</p> <p><b>NOTE:</b> This field is displayed if <b>Repayment Mode</b> is selected as <b>Own Internal Account</b>.</p>

Field	Description
<b>Branch Code*</b>	<p>Specify the branch code associated with customer account number.</p> <p><b>NOTE:</b> This field is displayed if <b>Repayment Mode</b> is selected as <b>Own Internal Account</b>.</p>
<b>BIC Code*</b>	<p>Specify the BIC Code.</p> <p><b>NOTE:</b> This field is displayed if <b>Repayment Mode</b> is selected as <b>External Account</b>.</p>
<b>Bank</b>	<p>Specify the bank name.</p> <p><b>NOTE:</b> This field is displayed if <b>Repayment Mode</b> is selected as <b>External Account</b>.</p>
<b>Branch</b>	<p>Specify the branch name.</p> <p><b>NOTE:</b> This field is displayed if <b>Repayment Mode</b> is selected as <b>External Account</b>.</p>
<b>External Account Number*</b>	<p>Specify the external account number.</p> <p><b>NOTE:</b> This field is displayed if <b>Repayment Mode</b> is selected as <b>External Account</b>.</p>
<b>Beneficiary Name*</b>	<p>Specify the beneficiary name.</p> <p><b>NOTE:</b> This field is displayed if <b>Repayment Mode</b> is selected as <b>External Account</b>.</p>
<b>Show Repayment Schedule</b>	<p>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.</p> <p>If moratorium period is provided, then the system will generate repayment schedule based on the moratorium period.</p>

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

### 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**

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**

The screenshot shows the 'Charge Details' screen of the 'Loan Application Enrichment' application. The top navigation bar includes tabs for 'Clarification Details', 'Application Info', 'Customer 360', 'Remarks', 'Documents', and 'Advises'. The left sidebar shows a navigation tree with 'Loan Interest Details', 'Loan Disbursement Details', 'Loan Repayment Details', 'Charge Details' (which is selected and highlighted in blue), 'Account Services', and 'Summary'. The main content area is titled 'Charge Details' and shows 'Total Amount: GBP0.00'. It contains two sections: 'Handling Charges' and 'Processing Charge'. Each section has an 'Amount' field (set to GBP0.00), a 'Rate' field (set to 0 and 3 respectively), and a 'Waive' toggle switch. At the bottom of the screen are buttons for 'Audit', 'Request Clarification', 'Back', 'Next', 'Save & Close', and 'Cancel'.

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

**Table 26: Charge Details – Field Description**

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

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

### 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**

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
<b>Statement Preferences</b>	Specify the statement preferences details.

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

Field	Description
<b>Maturity Date</b>	Specify the maturity date details.
<b>Ignore Holidays</b>	Select it to indicate if holidays will be ignored for maturity date.
<b>Holiday Check</b>	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"> <li>• <b>Local</b></li> <li>• <b>Currency</b></li> <li>• <b>Both</b></li> </ul>
<b>Cascade Schedules</b>	Select it to indicate if movement cascades to other schedules as well.
<b>Move Forward</b>	Select <b>Move Forward</b> to indicate if maturity date should move forward to next working day of the following month.
<b>Move Backward</b>	Select <b>Move Backward</b> to indicate if maturity date should move backward to the previous working day or the current scheduled month.
<b>Move Across Month</b>	Select it to indicate if movement of maturity date across the month is allowed or not.
<b>Revision Schedules</b>	Specify the Revision schedule details.
<b>Ignore Holidays</b>	Select it to indicate if holidays will be ignored for revision schedule.
<b>Holiday Check</b>	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"> <li>• <b>Local</b></li> <li>• <b>Currency</b></li> <li>• <b>Both</b></li> </ul>
<b>Cascade Schedules</b>	Select it to indicate if movement cascades to other schedules as well.
<b>Move Forward</b>	Select <b>Move Forward</b> to indicate if payment schedule date should move forward to next working day of the following month.

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

### 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**

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**

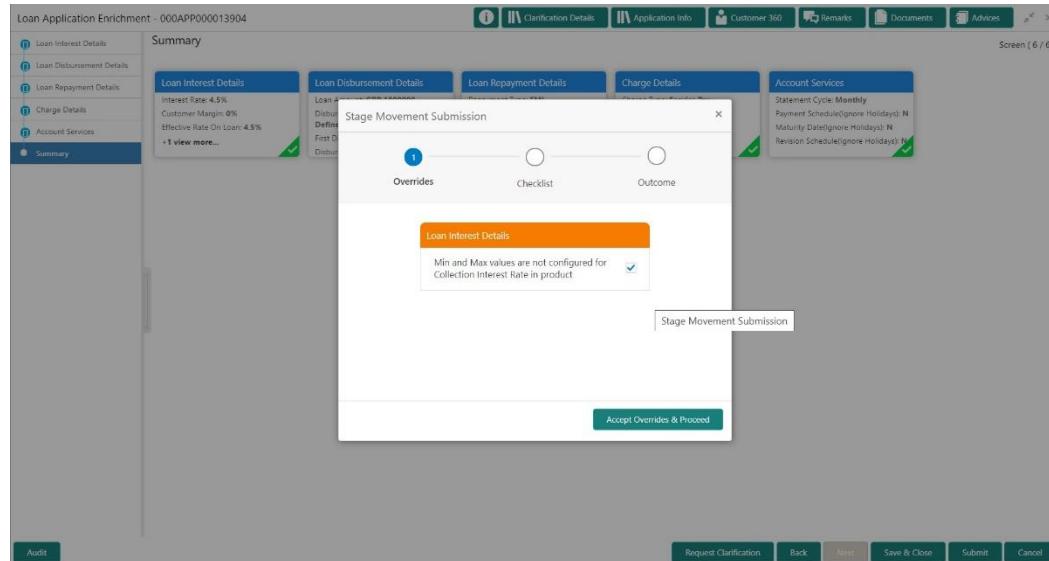
Data Segment	Description
<b>Loan Interest Details</b>	Displays the loan interest details.
<b>Loan Disbursement Details</b>	Displays the loan disbursement details.
<b>Loan Repayment Details</b>	Displays the loan repayment details
<b>Charge Details</b>	Displays the charge details.
<b>Account Services Details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

Data Segment	Description
<b>Request Clarification</b>	<p>Click <b>Request Clarification</b> to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on <b>Request Clarification</b>, refer to the section <b>Request Clarification</b>.</p>
<b>Back</b>	<p>Click <b>Back</b> to navigate to the previous data segment within a stage.</p>
<b>Next</b>	<p>Click <b>Next</b> to navigate to the next data segment, after successfully capturing the data.</p> <p><b>NOTE:</b> 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>
<b>Save &amp; Close</b>	<p>Click <b>Save &amp; Close</b> to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.</p>
<b>Submit</b>	<p>Click <b>Submit</b> to submit the application. The system triggers the business validation to ensure the application is entitled for submission to the next stage.</p>
<b>Cancel</b>	<p>Click <b>Cancel</b> to terminate the application and the status of the application. Such applications cannot be revived later by the user.</p>

2. 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.

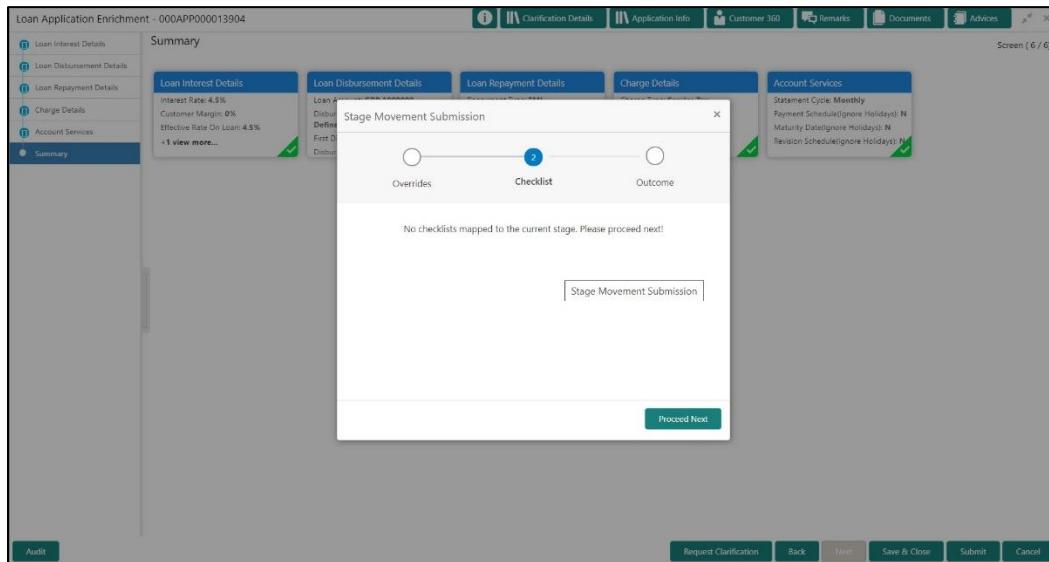
**Figure 57: Error Message**



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

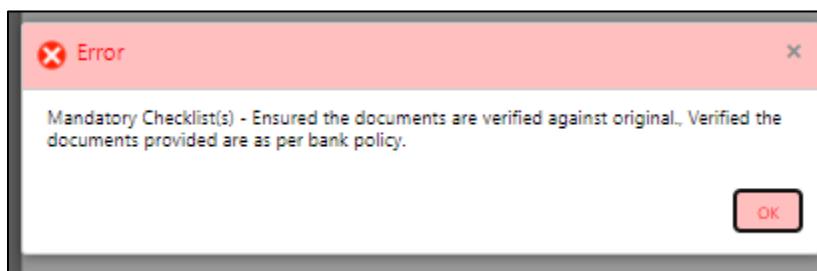
→ The **Checklist** screen is displayed.

**Figure 58: Checklist**



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

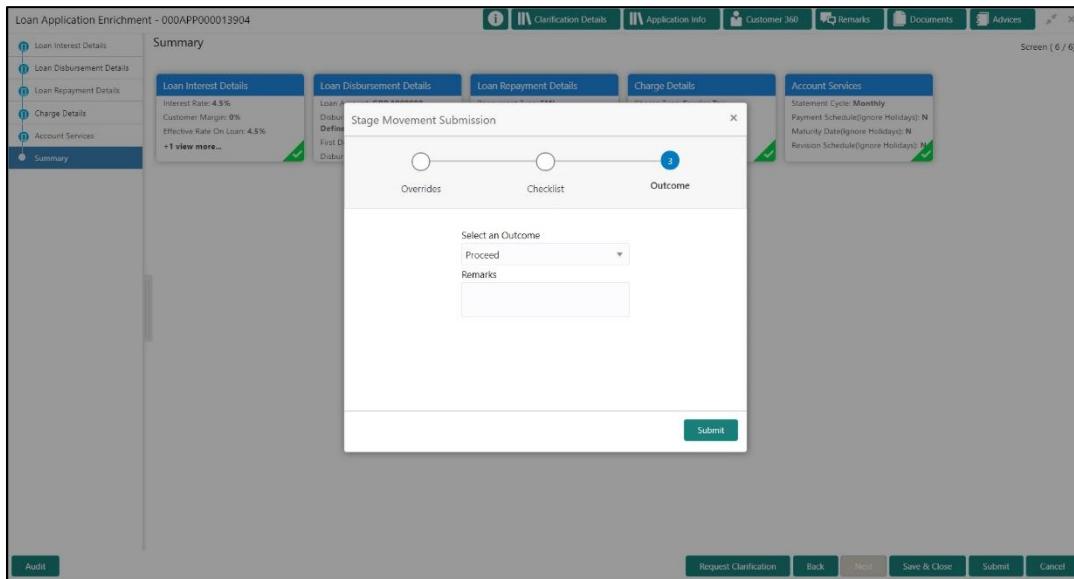
**Figure 59: Error Message**



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.

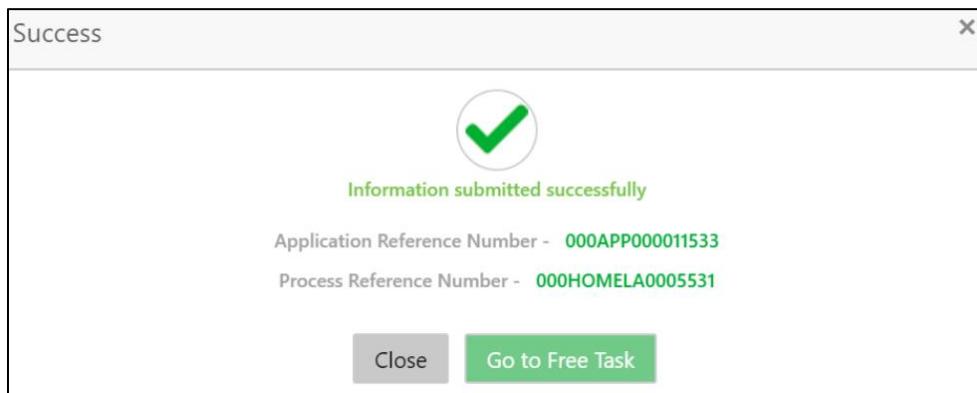
If the selected **Collateral Type** is other than Deposits in **Collateral Details** data segment, then the submit of the Loan Application Enrichment stage, will move the application into the **Loan Underwriting** stage.

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

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

**Figure 62: Free Tasks**

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number	Amount
Acquires & E		Loans Retail Process Ma...	000HOMELN10000826	000APP000003950	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**

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

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

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

**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**

Loan Underwriting - 000APP00006209

Credit Rating Details

Valuation Details

MR

Date Of Birth:      Email:      Mobile:

Collateral ID	Collateral Description	Liability ID	Liability Description
COL21971998	Home	006994	
Hair Cut %	Collateral Amount		
2	GBP98,000.00		
Valuation Type *	Valuation Amount *	Agency Code	Agency Name
External	GBP	£1,500,000.00	
Valuation Date *			
Mar 26, 2020			
<input type="button" value="+ Add Valuation"/>			

Audit      Request Clarification      Back      Next      Save & Close      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)**

Loan Underwriting - 006APP000034379

Credit Rating Details

Valuation Details

Name of Business      Date of Incorporation      Email      Phone

Collateral ID	Collateral Description	Liability ID	Liability Description
Hair Cut %	Collateral Amount		
	GBP		
Valuation Type *	Valuation Amount *	Agency Code	Agency Name
Select	GBP		
Valuation Date *			
<input type="button" value="+ Add Valuation"/>			

Audit      Request Clarification      Back      Next      Save & Close      Cancel

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

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

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

**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**

The screenshot shows the 'Legal Opinion' screen within the Oracle Banking Credit Facilities Process Management application. The screen is titled 'Loan Underwriting - 000APP000006209'. On the left, a sidebar lists 'Credit Rating Details', 'Valuation Details', 'Legal Opinion' (which is selected and highlighted in blue), and 'Summary'. The main content area is titled 'Legal Opinion' and contains the following fields:

- Personal Information:** Placeholder text 'MR' in a placeholder box, followed by 'Date of Birth', 'Email', and 'Mobile Number' fields.
- Collateral:** 'Collateral ID' (COL2197998), 'Collateral Description' (Home), 'Liability ID' (006094), and 'Liability Description' (MR).
- Opinion Details:** 'Opinion Type' (External), 'Agency Code' (Agency001), 'Agency Name' (empty), and 'Legal Remarks' (Good).
- Opinion Date:** 'Opinion Date' (Mar 26, 2020).
- Buttons:** 'Add Opinion' (green button), 'Audit' (button), 'Request Classification' (button), 'Back' (button), 'Next' (button), 'Save & Close' (button), and 'Cancel' (button).

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 shows the 'Loan Underwriting - 006APP000034379' screen. The 'Legal Opinion' tab is selected in the left sidebar. The main area is titled 'Legal Opinion' and contains fields for 'Name of Business', 'Date of Incorporation', 'Email', 'Phone Number', 'Collateral ID', 'Collateral Description', 'Liability ID', 'Liability Description', 'Opinion Type' (with a dropdown menu showing 'Select'), 'Agency Code', 'Agency Name', 'Opinion Date' (with a calendar icon), and 'Legal Remarks'. A 'Request Clarification' button is located at the bottom right of the form area.

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

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

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

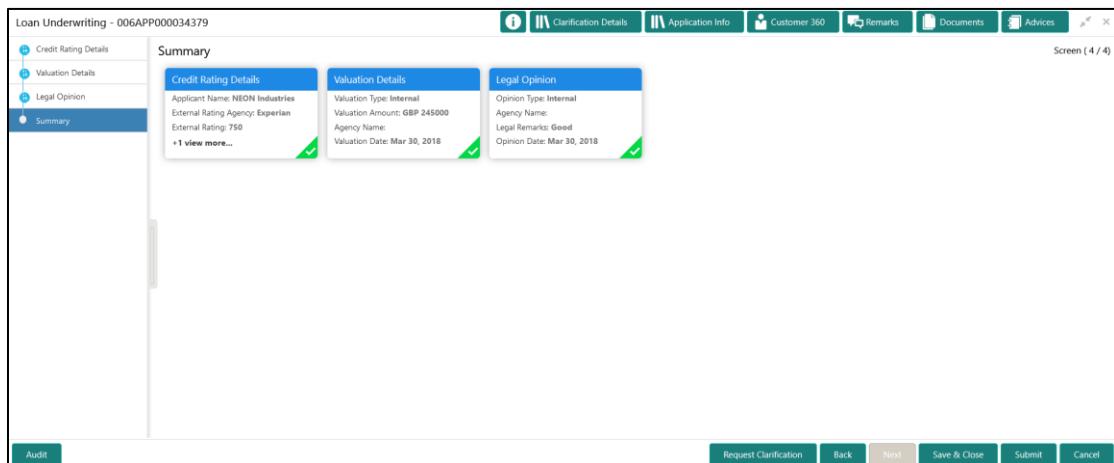
**NOTE:** All the fields will be fetched from Oracle Banking Credit Facilities Process Management in read only mode if integrated with Oracle Banking Credit Facilities Process Management.

#### 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**



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**

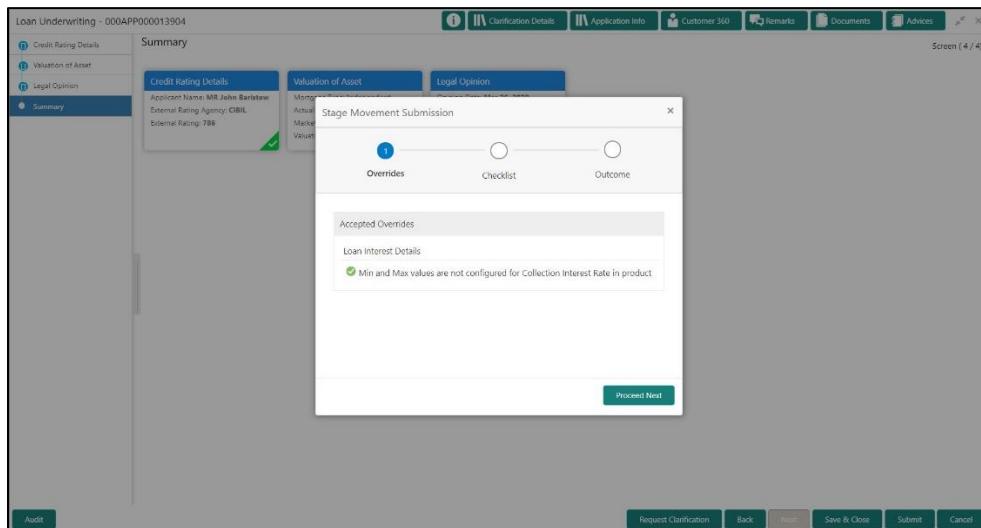
Data Segment	Description
<b>Credit Rating Details</b>	Displays the credit rating details.
<b>Valuation Details</b>	Displays the valuation details.
<b>Legal Opinion</b>	Displays the legal opinion details.

Data Segment	Description
<b>Request Clarification</b>	<p>Click <b>Request Clarification</b> to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on <b>Request Clarification</b>, refer to the section <b>Request Clarification</b>.</p>
<b>Back</b>	<p>Click <b>Back</b> to navigate to the previous data segment within a stage.</p>
<b>Next</b>	<p>Click <b>Next</b> to navigate to the next data segment, after successfully capturing the data.</p> <p><b>NOTE:</b> 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>
<b>Save &amp; Close</b>	<p>Click <b>Save &amp; Close</b> to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.</p>
<b>Submit</b>	<p>Click <b>Submit</b> to submit the application. The system triggers the business validation to ensure the application is entitled for submission to the next stage.</p>
<b>Cancel</b>	<p>Click <b>Cancel</b> to terminate the application and the status of the application. Such applications cannot be revived later by the user.</p>

2. 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.

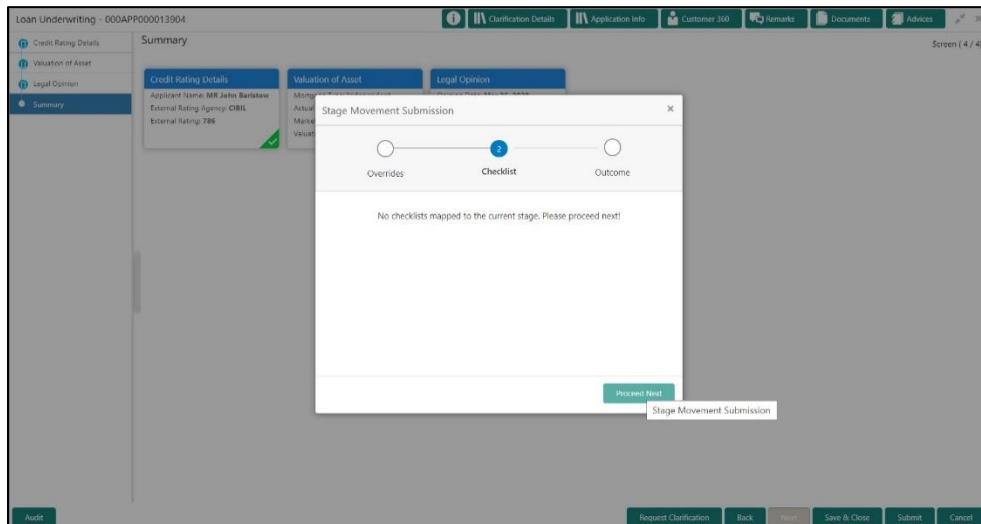
**Figure 71: Error Message**



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

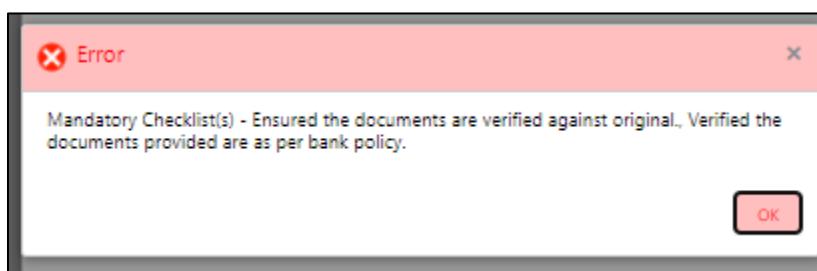
→ The **Checklist** screen is displayed.

**Figure 72: Checklist**



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

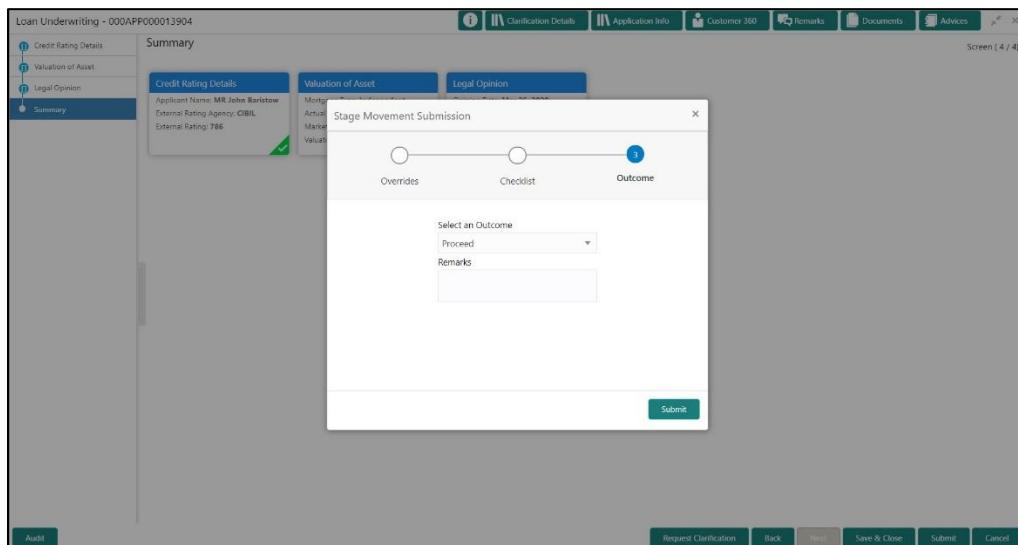
**Figure 73: Error Message**



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

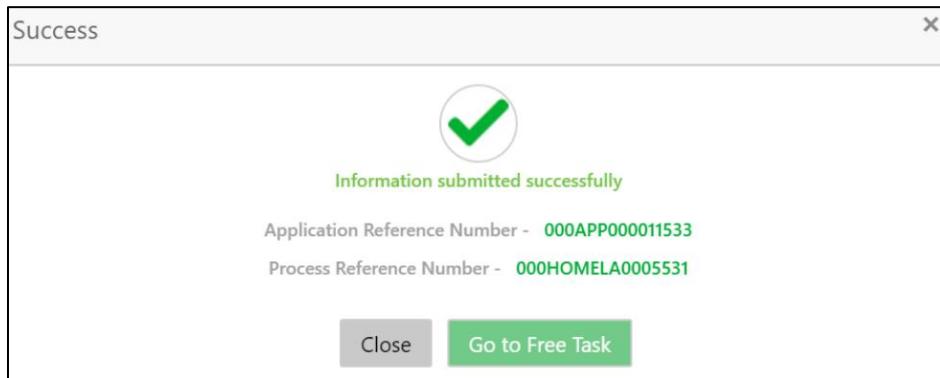
5. Select **Proceed** outcome from the drop-down list. It will logically complete the **Loan Underwriting** stage for the Loan Application. The Workflow Orchestrator will automatically move this application to the next processing stage, **Loan Assessment**.

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

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

## 4.5 Loan Assessment Stage

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

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

The Loan Assessment stage has the following data segments:

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

### 4.5.1 Qualitative Scorecard Details

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

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

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

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

**Figure 77: Qualitative Scorecard**

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

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

## 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 application. The top navigation bar includes links for Qualitative Scorecard, Assessment Details, Clarification Details, Application Info, Customer 360, Remarks, Documents, and Address. The main content area is titled 'Assessment Details' and contains several data fields and summary tables.

**Summary:**

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:**

Logical Model: <b>PASS</b>	Borrowing Capacity: 32500.00	Qualitative Score: 54	Quantitative Score: 80	Decision & Grade: <b>Approved</b> Grade: A	Pricing: 1%
----------------------------	------------------------------	-----------------------	------------------------	--	-------------

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

**Rule Details:**

Rule ID	Sequence	Status
LMSCORE	1	PASS

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

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

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

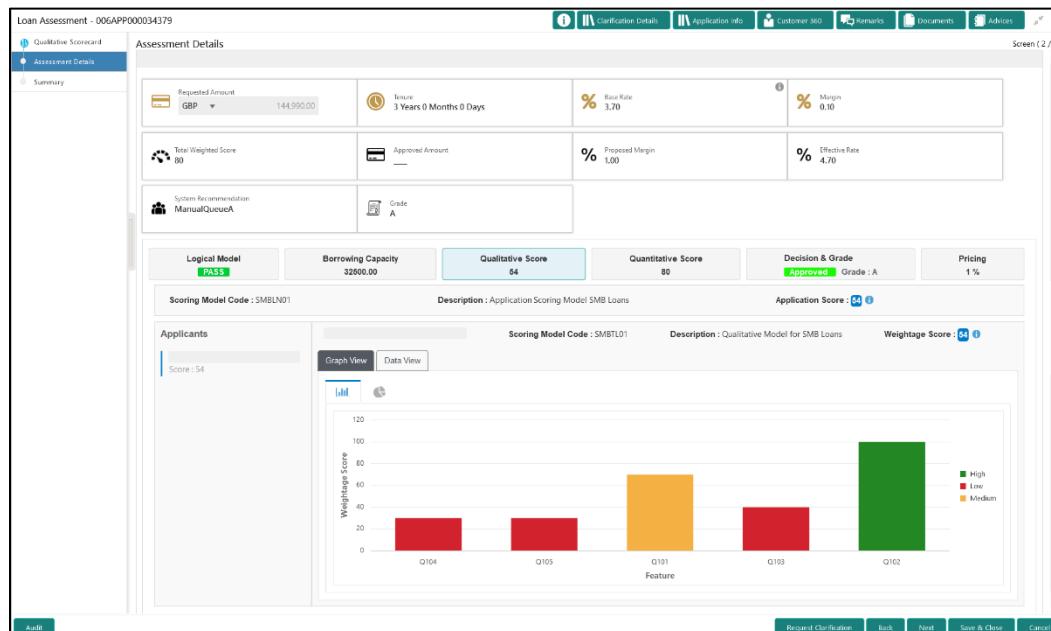
**Figure 79: Assessment Details – Borrowing Capacity**

Logical Model	Borrowing Capacity	Qualitative Score	Quantitative Score	Decision & Grade	Pricing
PAS5	£2500.00	54	80	Approved Grade : A	1 %

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

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

**Figure 80: Assessment Details – Qualitative Score – Graph View**



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

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

**Figure 81: Assessment Details – Qualitative Score – Data View**

The screenshot displays the 'Assessment Details – Qualitative Score – Data View' screen. The top navigation bar includes tabs for Qualitative Scorecard, Assessment Details, and Summary. The main content area is titled 'Assessment Details' and contains the following data:

- 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:** 32500.00
- Qualitative Score:** 54
- Quantitative Score:** 80
- Decision & Grade:** Approved, Grade : A
- Pricing:** 1 %

Below this, the 'Scoring Model Code' is listed as SMLBLN01, with a description of 'Application Scoring Model SMB Loans' and an 'Application Score' of 54. The 'Scoring Model Code' is also listed as SMLBL01, with a description of 'Qualitative Model for SMB Loans' and a 'Weightage Score' of 54.

The 'Applicants' section shows a table of 'Scoring Details' for five questions (Q104 to Q108). The table includes columns for Question Code, Question, Value, and Score.

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

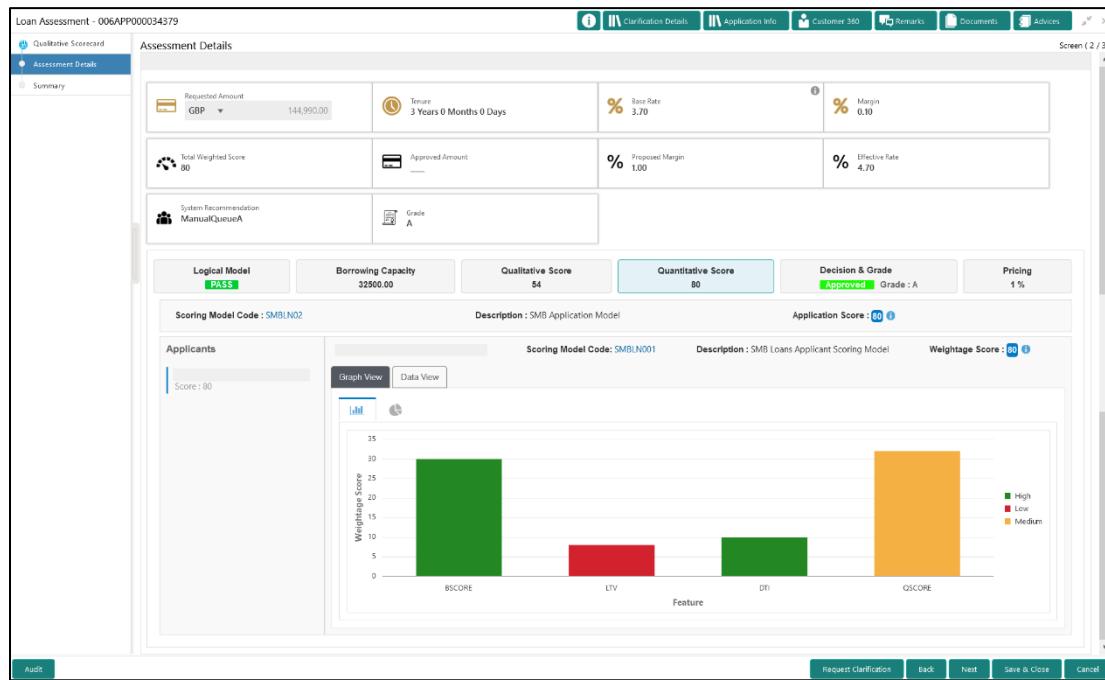
At the bottom of the screen are buttons for Audit, Request Clarification, Back, Next, Save & Close, and Cancel.

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

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

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

**Figure 82: Assessment Details – Quantitative Score – Graph View**



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

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

**Figure 83: Assessment Details – Quantitative Score – Data View**

The screenshot displays the 'Assessment Details – Quantitative Score – Data View' screen. The top navigation bar includes tabs for Clarification Details, Application Info, Customer 360, Remarks, Documents, and Advices. The main content area is titled 'Assessment Details' and contains the following sections:

- Summary:** Shows Requested Amount (144,990.00 GBP), Tenure (3 Years 0 Months 0 Days), Base Rate (3.70%), Margin (0.10%), Total Weighted Score (80), Approved Amount (—), Proposed Margin (1.00%), Effective Rate (4.70%), System Recommendation (ManualQueueA), and Grade (A).
- Logical Model:** PASS
- Borrowing Capacity:** 32500.00
- Qualitative Score:** 54
- Quantitative Score:** 80
- Decision & Grade:** Approved (Grade: A)
- Pricing:** 1%
- Scoring Model Code:** SMBLN02
- Description:** SMB Application Model
- Application Score:** 80
- Applicants:** Shows a table with columns: Feature, Value, Range Type, Range, Weightage %, Score, and Weightage Score. The data includes:
 

Feature	Value	Range Type	Range	Weightage %	Score	Weightage Score
Credit Bureau Score	750	Value	700-999	30	100	30
Loan to Value Ratio	99.98551724137931	Value	80-999	20	40	8
Debt to Income Ratio	27.616568627450977	Value	0.01-30	10	100	10
Qualitative Score	54.0	Value	50-90	40	80	32
- Scoring Model Code:** SMBLN001
- Description:** SMB Loans Applicant Scoring Model
- Weightage Score:** 80
- Scoring Details:** Shows a table with columns: Feature, Value, Range Type, Range, Weightage %, Score, and Weightage Score. The data includes:
 

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

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

The screenshot shows the 'Assessment Details' screen with the 'Decision & Grade' tab selected. Key visible data includes:

- Requested Amount: 144,990.00 GBP
- 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%
- Model Code: SMBLNDM01
- Model Description: SMB Decision Model for Loan
- Decision: Approved
- Grade: 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**

The screenshot shows the 'Assessment Details' screen with the 'Pricing' tab selected. Key visible data includes:

- Requested Amount: 144,990.00 GBP
- 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%
- Pricing Model Code: SMBLNPL01
- Model Description: SMB Loan Pricing Model
- Rate Type: Tiered
- Rate Percentage: 1%
- Loan Amount: 32500.00
- Loan Tenure: 60.0
- Loan Amount Range: 1-50000
- Loan Tenure Range: 60-120
- Rate %: 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
<b>Tenure</b>	Displays the tenure.
<b>Base Rate</b>	Displays the interest rate without including margin/variance.
	Displays the rate type.
<b>Margin</b>	Displays the customer margin in percentage. This field displays if the <b>Rate Type</b> is selected as <b>Floating</b> .
<b>Variance</b>	Displays the variance in percentage. This field displays if the <b>Rate Type</b> is selected as <b>Fixed</b> .
<b>Total Weightage Score</b>	Displays the total weightage score.
<b>Approved Amount</b>	Displays the approved loan amount if the <b>System Recommendation</b> is <b>Approved</b> . This field appears blank if the <b>System Recommendation</b> is <b>Manual</b> and <b>Rejected</b> .
<b>Proposed Margin</b>	Displays the margin proposed by Decision service in percentage. This field displays if the <b>Rate Type</b> is selected as <b>Floating</b> .
<b>Proposed Variance</b>	Displays the variance proposed by Decision service in percentage. This field displays if the <b>Rate Type</b> is selected as <b>Fixed</b> .
<b>Effective Rate</b>	Displays the effective rate of interest.
<b>System Recommendation</b>	Displays the system recommendations. Available options are: <ul style="list-style-type: none"> <li>• <b>Approved</b></li> <li>• <b>Manual</b></li> <li>• <b>Rejected</b></li> </ul>
<b>Grade</b>	Displays the grade of the applicant.
<b>Logical Model</b>	

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

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

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

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

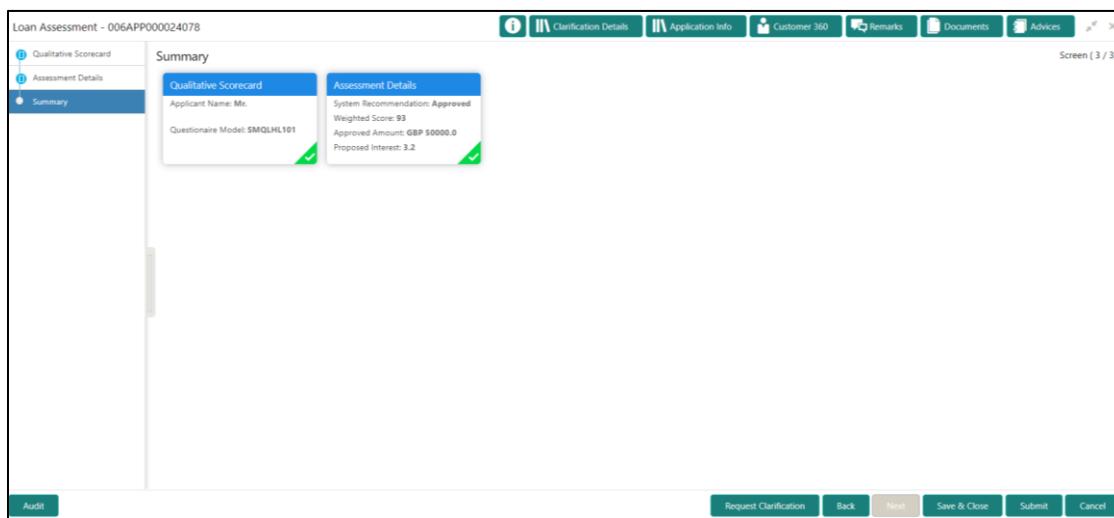
Based on the range of qualitative and quantitative scores, the system provides a recommendation on the loan amount and rate of interest which can be sanctioned.

### 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**

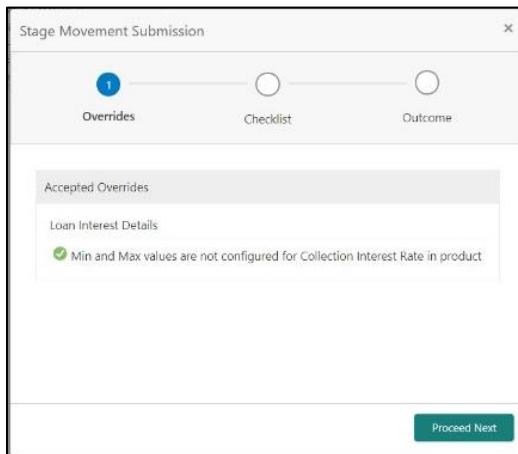
Data Segment	Description
<b>Qualitative Scorecard Details</b>	Displays the qualitative scorecard details.
<b>Assessment Details</b>	Displays the assessment details.

Data Segment	Description
<b>Request Clarification</b>	<p>Click <b>Request Clarification</b> to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on <b>Request Clarification</b>, refer to the section <b>Request Clarification</b>.</p>
<b>Back</b>	<p>Click <b>Back</b> to navigate to the previous data segment within a stage.</p>
<b>Next</b>	<p>Click <b>Next</b> to navigate to the next data segment, after successfully capturing the data.</p> <p><b>NOTE:</b> 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>
<b>Save &amp; Close</b>	<p>Click <b>Save &amp; Close</b> to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.</p>
<b>Submit</b>	<p>Click <b>Submit</b> to submit the application. The system triggers the business validation to ensure the application is entitled for submission to the next stage.</p>
<b>Cancel</b>	<p>Click <b>Cancel</b> to terminate the application and the status of the application. Such applications cannot be revived later by the user.</p>

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

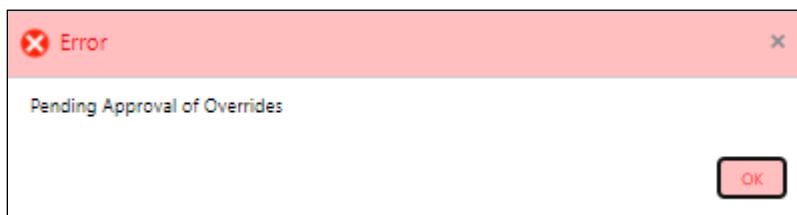
→ The **Overrides** screen is displayed.

**Figure 87: Overrides**



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

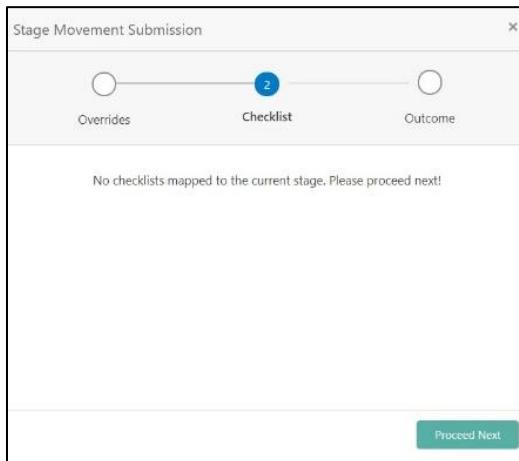
**Figure 88: Error Message**



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

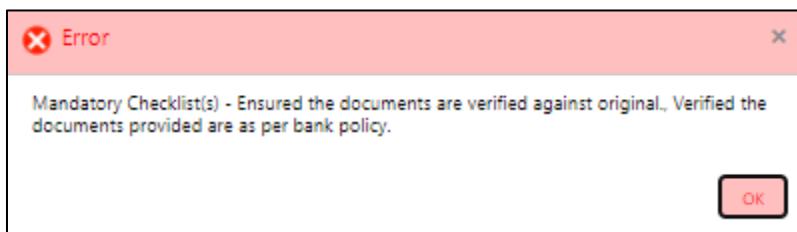
→ The **Checklist** screen is displayed.

**Figure 89: Checklist**



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

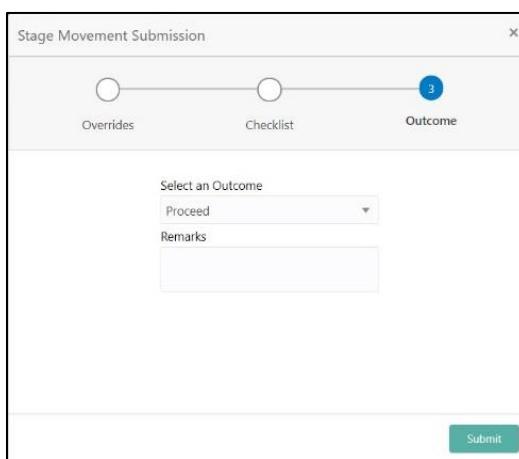
**Figure 90: Error Message**



4. Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

**Figure 91: 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
- 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.

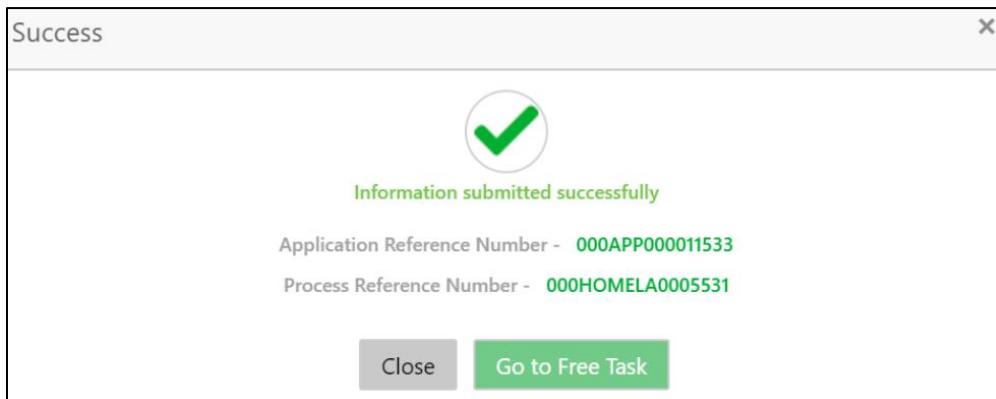
The stage movement is driven by the business configuration for a given combination of **Process Code**, **Life Cycle** and **Business Product Code**.

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...	000HMELN10000826	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 Credit Assessment - 006APP000034379' screen. The 'Manual Assessment' section is active. It displays the following data:

- Requested Amount:** 144,990.00 GBP
- 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:** 32,500.00 GBP
- Final Tenure:** 3 years 0 months 0 days
- Recommendation:** Recommended for Approval
- Comment:** (empty)
- Logical Model:** PASS
- Borrowing Capacity:** 32500.00
- Qualitative Score:** 54
- Quantitative Score:** 80
- Decision & Grade:** Approved Grade : A
- Pricing:** 1 %

Below this, there is a section for 'Logical Model Code: LMSMBLN01' with a description of 'SMB Logical Model For Loan' and a status of 'PASS'. At the bottom, there is a table for 'Rule ID', 'Sequence', and 'Status' with one row showing 'LMSCORE 1 PASS'.

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

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

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

## 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**

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**

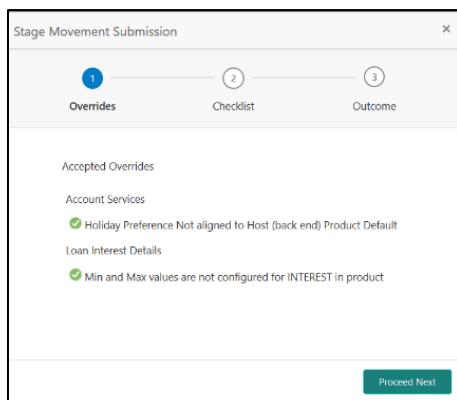
Data Segment	Description
<b>Customer Information</b>	Displays the customer information.
<b>Loan Details</b>	Displays the loan details.
<b>Financial Details</b>	Displays the financial details.
<b>Guarantor Details</b>	Displays the guarantor details.
<b>Credit Rating Details</b>	Displays the credit rating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

Data Segment	Description
<b>Assessment Details</b>	Displays the assessment details.
<b>Manual Assessment Details</b>	Displays the Manual assessment details.
<b>Request Clarification</b>	<p>Click <b>Request Clarification</b> to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on <b>Request Clarification</b>, refer to the section <b>Request Clarification</b>.</p>
<b>Back</b>	Click <b>Back</b> to navigate to the previous data segment within a stage.
<b>Next</b>	<p>Click <b>Next</b> to navigate to the next data segment, after successfully capturing the data.</p> <p><b>NOTE:</b> 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>
<b>Save &amp; Close</b>	Click <b>Save &amp; Close</b> to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.

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

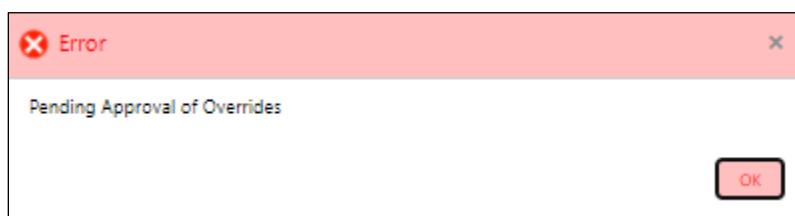
2. Click **Submit** to reach the **OUTCOME**, where the overrides, checklist and documents for this stage can be validated or verified.
  - The **Overrides** screen is displayed.

**Figure 96: Overrides**



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

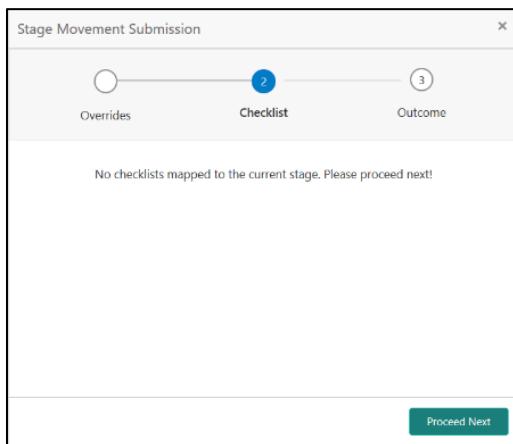
**Figure 97: Error Message**



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

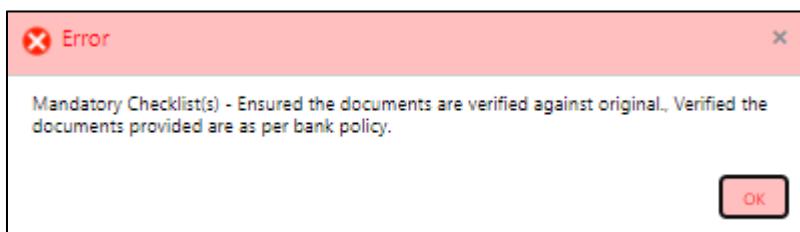
→ The **Checklist** screen is displayed.

**Figure 98: Checklist**



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

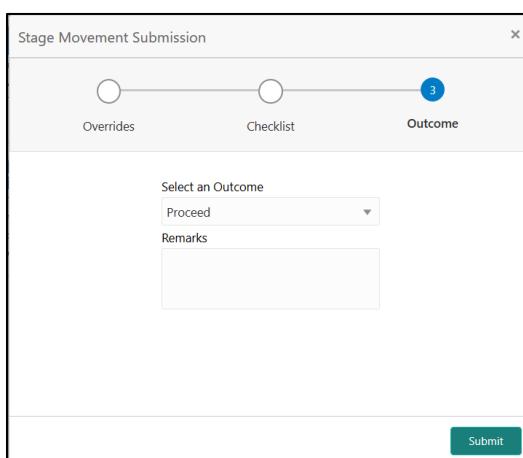
**Figure 99: Error Message**



4. Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

**Figure 100: Outcome**



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.

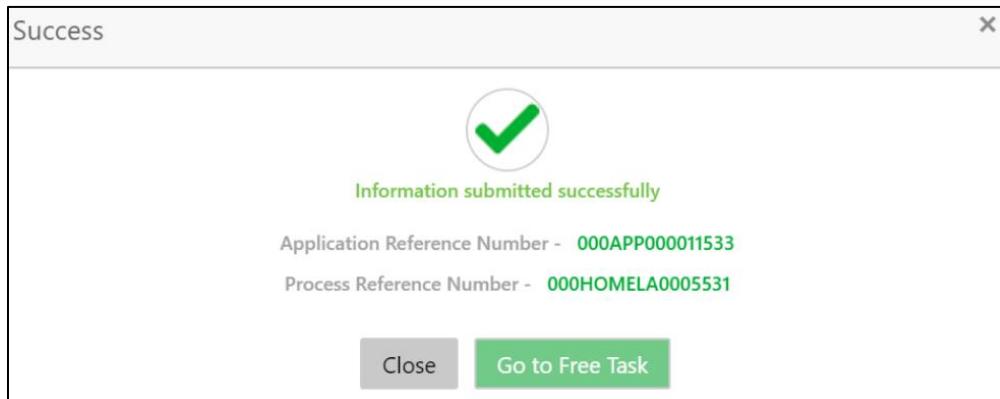
The stage movement is driven by the business configuration for a given combination of **Process Code**, **Life Cycle** and **Business Product Code**.

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

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

## 4.7 Manual Credit Decision Stage

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

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

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

### 4.7.1 Manual Decision

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

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

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

**Figure 103: Manual Decision**

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

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

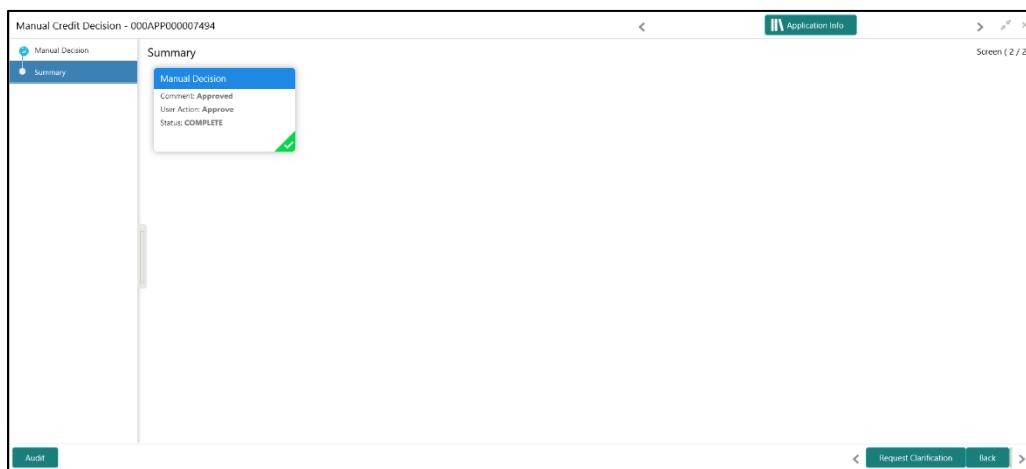
Field	Description
	User will not be able to proceed to the next data segment, without capturing the mandatory data.
<b>Save &amp; Close</b>	Click <b>Save &amp; Close</b> to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to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

## 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**



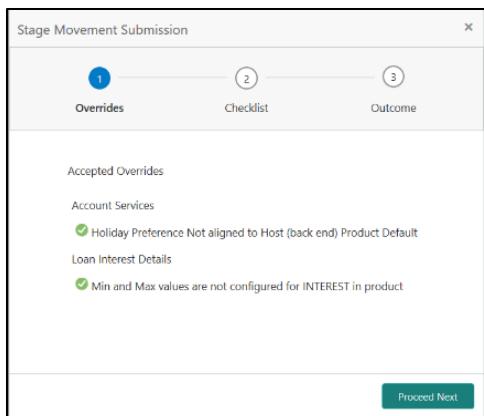
Each of these summary tiles are clickable and the user will have the option to view all the details captured under the given data segment. For more information on summary tiles, refer to the field description table below.

**Table 40: Summary Manual Credit Decision – Field Description**

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

Data Segment	Description
<b>Next</b>	<p>Click <b>Next</b> to navigate to the next data segment, after successfully capturing the data.</p> <p><b>NOTE:</b> 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>
<b>Save &amp; Close</b>	<p>Click <b>Save &amp; Close</b> to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.</p>
<b>Submit</b>	<p>Click <b>Submit</b> to submit the application. The system triggers the business validation to ensure the application is entitled for submission to the next stage.</p>
<b>Cancel</b>	<p>Click <b>Cancel</b> to terminate the application and the status of the application. Such applications cannot be revived later by the user.</p>

2. 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.

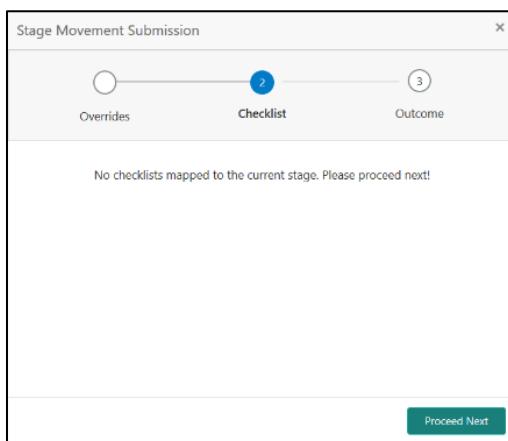
**Figure 105: Overrides**

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

**Figure 106: Error Message**

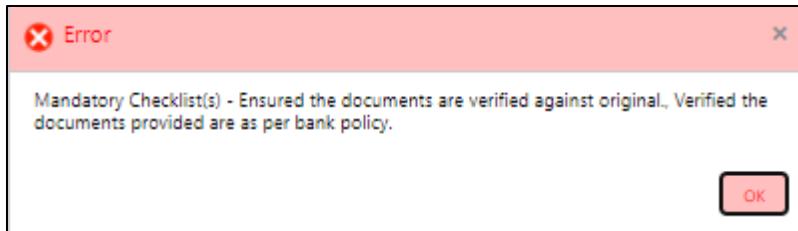
3. Click **Accept Overrides & Proceed**.

→ The **Checklist** screen is displayed.

**Figure 107: Checklist**

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**

The screenshot shows a modal dialog box titled "Stage Movement Submission" with a progress bar at the top. The "Outcome" step is highlighted with a blue circle. Below the progress bar, there is a dropdown menu labeled "Select an Outcome" with "Proceed" selected. There is also a "Remarks" text area and a "Submit" button at the bottom.

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

- Proceed
- Return to Manual Credit Assessment

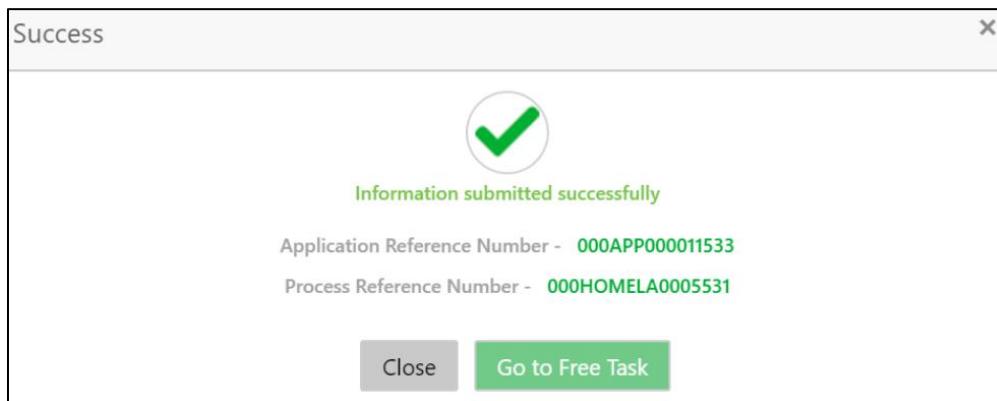
It will logically complete the **Manual Credit Decision** stage for the Loan Application. Upon submit, a Pricing call will be made by Oracle Banking Origination to Decision Service to get the Interest rate. The Workflow Orchestrator will automatically move this application to the next processing stage, **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										
Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number	Amount	
Acquire & E...		Loans Retail Process Ma...	000HOMELN10000826	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 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.

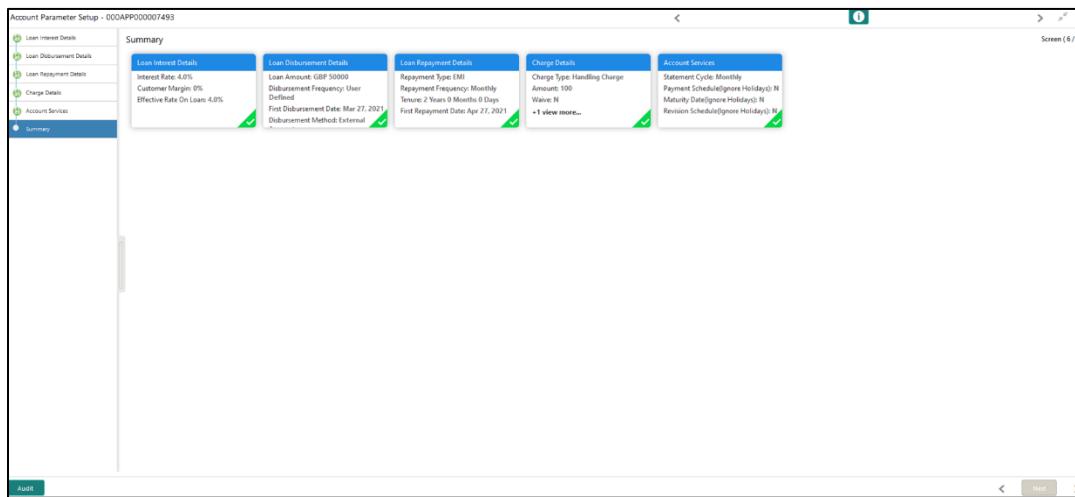
Please refer to the [Loan Application Enrichment Stage](#) for the detailed explanation.

### 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**

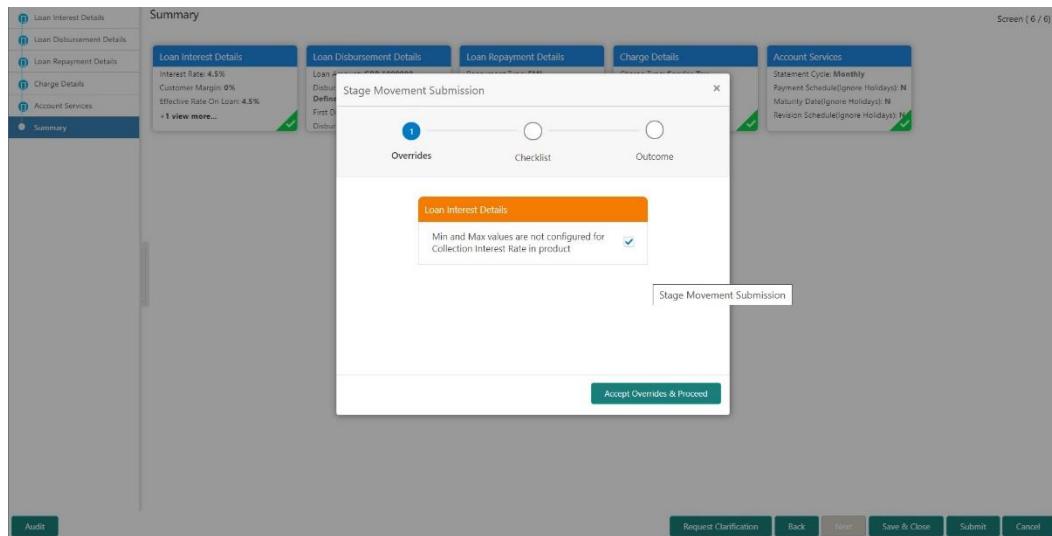
Data Segment	Description
<b>Loan Interest Details</b>	Displays the loan interest details.
<b>Loan Disbursement Details</b>	Displays the loan disbursement details.
<b>Loan Repayment Details</b>	Displays the loan repayment details
<b>Charge Details</b>	Displays the charge details.
<b>Account Services Details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

Data Segment	Description
<b>Request Clarification</b>	<p>Click <b>Request Clarification</b> to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on <b>Request Clarification</b>, refer to the section <b>Request Clarification</b>.</p>
<b>Back</b>	<p>Click <b>Back</b> to navigate to the previous data segment within a stage.</p>
<b>Next</b>	<p>Click <b>Next</b> to navigate to the next data segment, after successfully capturing the data.</p> <p><b>NOTE:</b> 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>
<b>Save &amp; Close</b>	<p>Click <b>Save &amp; Close</b> to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.</p>
<b>Submit</b>	<p>Click <b>Submit</b> to submit the application. The system triggers the business validation to ensure the application is entitled for submission to the next stage.</p>
<b>Cancel</b>	<p>Click <b>Cancel</b> to terminate the application and the status of the application. Such applications cannot be revived later by the user.</p>

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

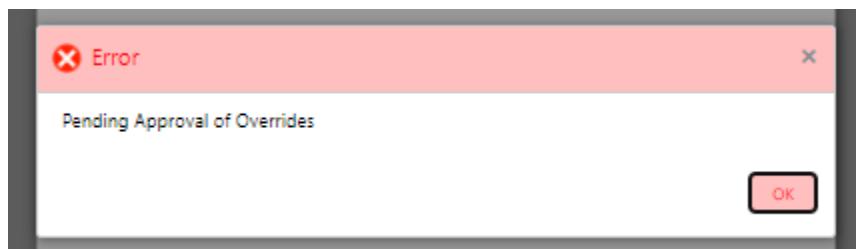
→ The **Overrides** screen is displayed.

**Figure 113: Overrides**



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

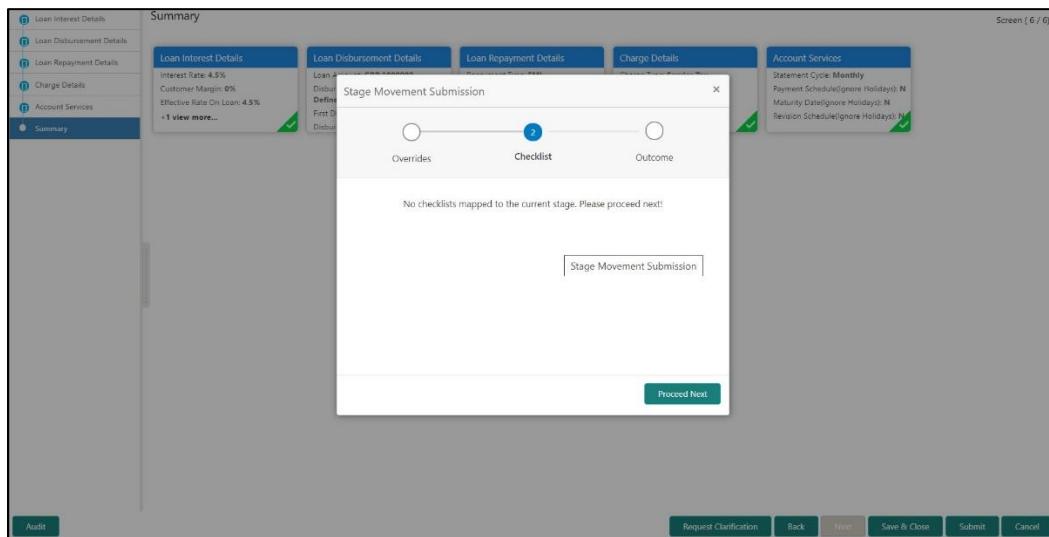
**Figure 114: Error Message**



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

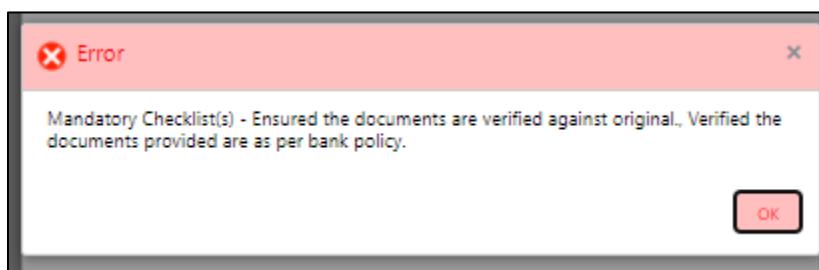
→ The **Checklist** screen is displayed.

**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.

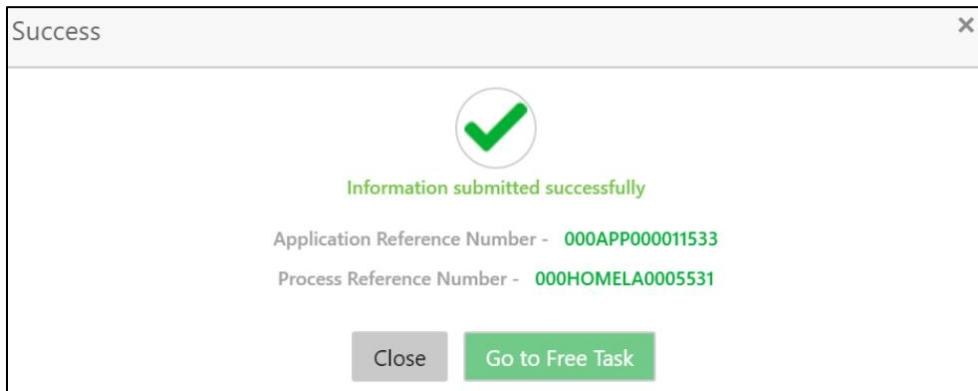
The application will be moved to Supervisor Approval stage if there is any change in Price (Interest) in Loan Interest data segment.

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

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

**Figure 119: Free Tasks**

The screenshot shows a 'Free Tasks' table. The columns are: Action, Priority, Process Name, Process Reference Number, Application Number, Stage, Application Date, Branch, Customer Number, and Amount. There is one visible row: 'Acquires & E...' under Action, 'Loans Retail Process Ma...' under Process Name, '000HOMELN10000826' under Process Reference Number, '000APP000003950' under Application Number, 'Loan Underwriting' under Stage, '19-03-22' under Application Date, '000' under Branch, and 'Customer Number' and 'Amount' are empty.

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**

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

**Table 42: Approval Details – Field Description**

Field	Description
<b>Applicant Name</b>	Displays the applicant name.
<b>Account Type</b>	Displays the account type.
<b>Account Branch</b>	Displays the account branch name.

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

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

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

#### 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**

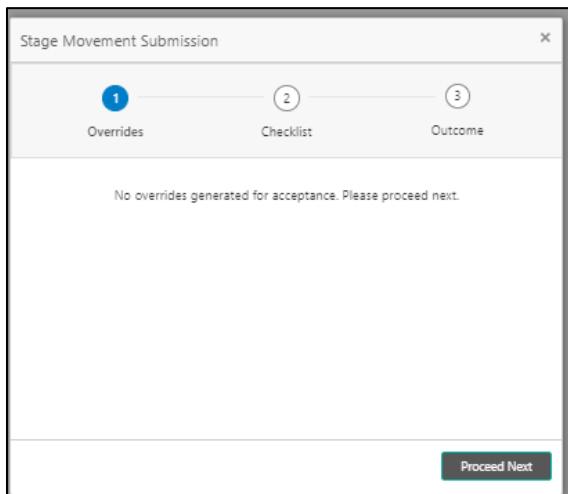
Data Segment	Description
<b>Assessment Details</b>	Displays the assessment details.
<b>Approval Details</b>	Displays the approval details.

Data Segment	Description
<b>Request Clarification</b>	<p>Click <b>Request Clarification</b> to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on <b>Request Clarification</b>, refer to the section <b>Request Clarification</b>.</p>
<b>Back</b>	<p>Click <b>Back</b> to navigate to the previous data segment within a stage.</p>
<b>Next</b>	<p>Click <b>Next</b> to navigate to the next data segment, after successfully capturing the data.</p> <p><b>NOTE:</b> 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>
<b>Save &amp; Close</b>	<p>Click <b>Save &amp; Close</b> to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.</p>
<b>Submit</b>	<p>Click <b>Submit</b> to submit the application. The system triggers the business validation to ensure the application is entitled for submission to the next stage.</p>
<b>Cancel</b>	<p>Click <b>Cancel</b> to terminate the application and the status of the application. Such applications cannot be revived later by the user.</p>

2. 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.

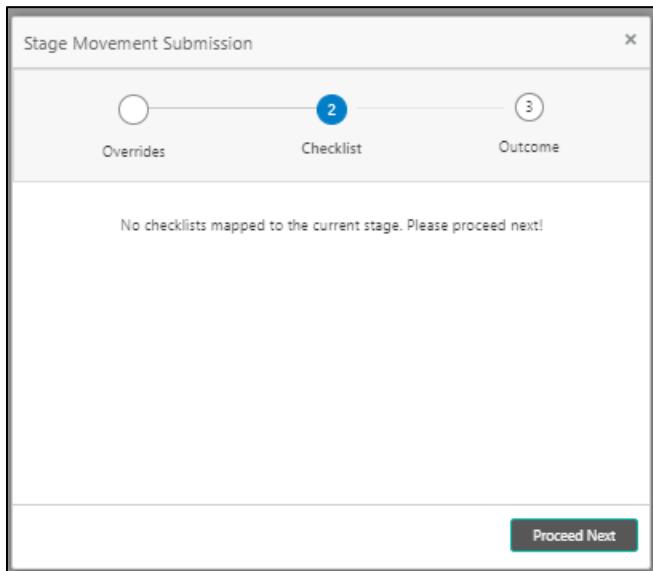
**Figure 123: Error Message**



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

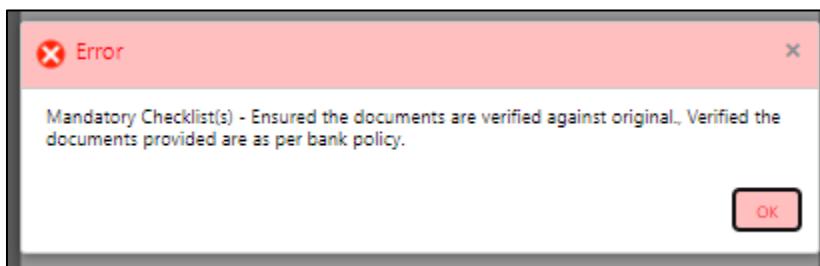
→ The **Checklist** screen is displayed.

**Figure 124: Checklist**



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

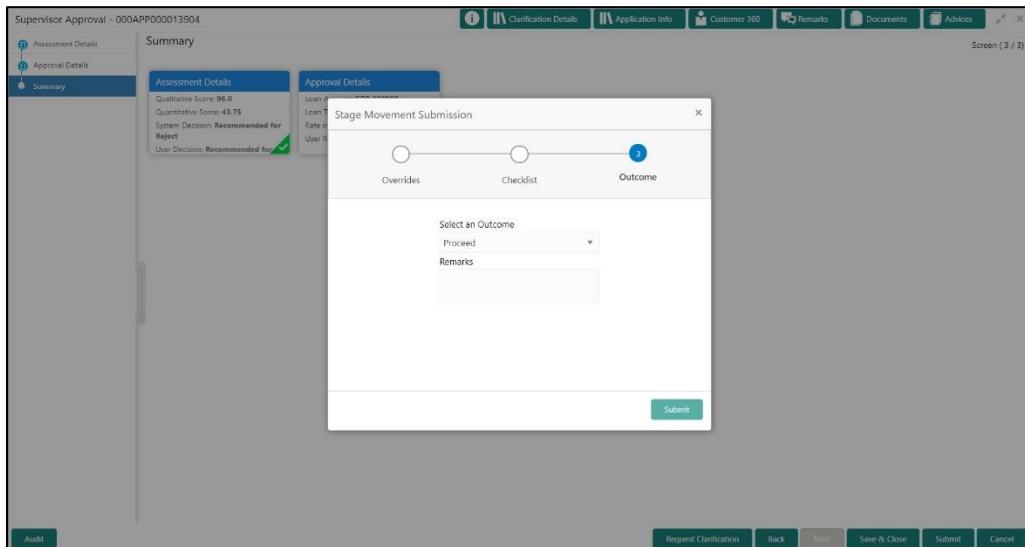
**Figure 125: Error Message**



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**.

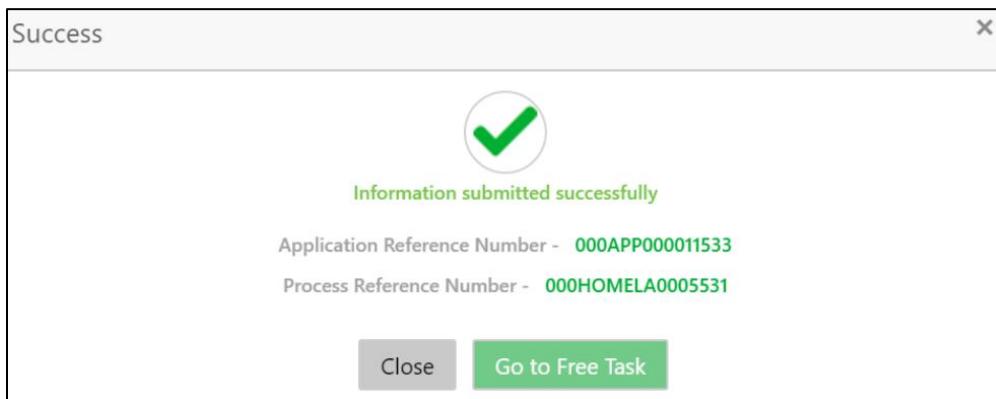
The stage movement is driven by the business configuration for a given combination of **Process Code**, **Life Cycle** and **Business Product Code**.

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**

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number	Amount
<a href="#">Acquire &amp; E...</a>		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**

The screenshot shows the 'Assessment Summary' screen for Offer Issue 006APP000034379. The screen is divided into several sections: 
 - Top navigation bar with tabs: Offer Issue, Clarification Details, Application Info, Customer 360, Remarks, Documents, and Advises. The 'Offer Issue' tab is selected.
 - Left sidebar with tabs: Assessment Summary (selected), Offer Issue, and Summary. Below the sidebar is an 'Audit' button.
 - Main content area:
 - Top row: Requested Amount (144,990.00 GBP), Tenure (3 Years 0 Months 0 Days), Base Rate (3.70%), Margin (0.10%).
 - Second row: Total Weighted Score (80), Approved Amount (32,500.00 GBP), Proposed Margin (1.00%), Effective Rate (4.70%).
 - Third row: System Recommendation (ManualQueueA), Grade (A), Manual Decision (Approved).
 - Bottom right: Buttons for Request Clarification, Back, Next, Save & Close, and Cancel.

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

**Table 44: Assessment Summary – Field Description**

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

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

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

## 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
<b>Applicant Name</b>	Displays the applicant name.
<b>Approved Loan Amount</b>	Displays the approved loan amount.
<b>Loan Tenure</b>	Displays the loan tenure.
<b>Rate of Interest</b>	Displays the rate of interest.
<b>Instalment Type</b>	Displays the instalment type.
<b>Instalment Frequency</b>	Displays the instalment frequency.
<b>Instalment Amount</b>	Displays the instalment amount.

Field	Description
<b>Principal</b>	Displays the principal amount.
<b>Interest</b>	Displays the interest amount.
<b>Charges</b>	Displays the charge amount.
<b>Offer Issue Date</b>	Select the offer issue date.
<b>Generate Offer</b>	<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"> <li>• <b>With Schedule</b></li> <li>• <b>Without Schedule</b></li> </ul> <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>
<b>Request Clarification</b>	<p>Click <b>Request Clarification</b> to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on <b>Request Clarification</b>, refer to the section <b>Request Clarification</b>.</p>
<b>Back</b>	<p>Click <b>Back</b> to navigate to the previous data segment within a stage.</p> <p>Since this is the first screen on the workflow, Back will be disabled.</p>

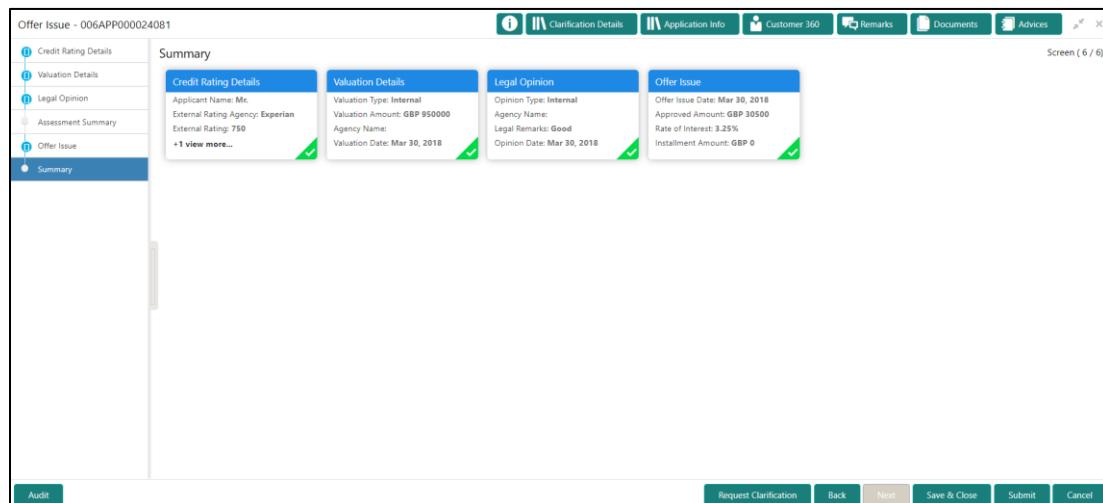
Field	Description
<b>Next</b>	<p>Click <b>Next</b> to navigate to the next data segment, after successfully capturing the data.</p> <p><b>NOTE:</b> The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for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

### 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**



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**

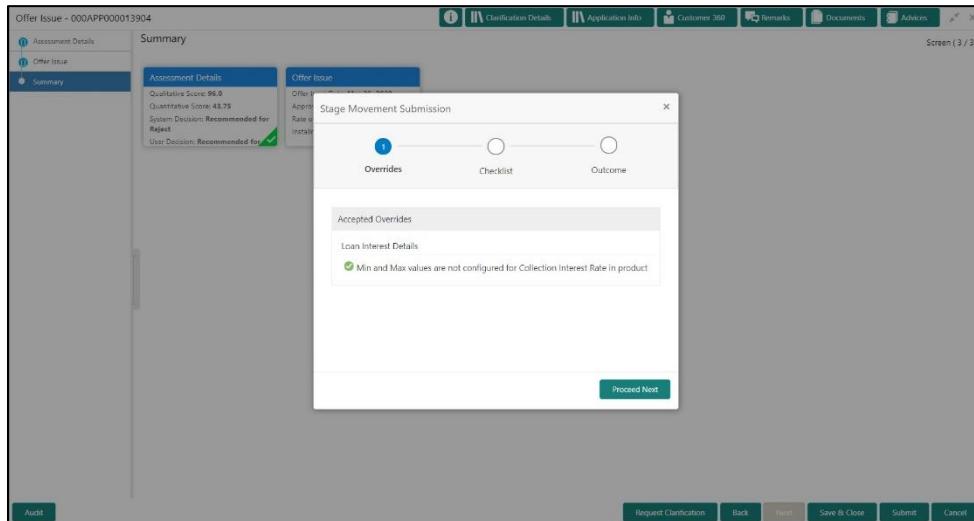
Data Segment	Description
<b>Credit Rating Details</b>	Displays the credit rating details.
<b>Valuation of Asset</b>	Displays the valuation of asset details.
<b>Legal Opinion Details</b>	Displays the legal opinion details.
<b>Assessment Summary</b>	Displays the assessment summary.
<b>Offer Issue Details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

Data Segment	Description
<b>Request Clarification</b>	<p>Click <b>Request Clarification</b> to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on <b>Request Clarification</b>, refer to the section <b>Request Clarification</b>.</p>
<b>Back</b>	<p>Click <b>Back</b> to navigate to the previous data segment within a stage.</p>
<b>Next</b>	<p>Click <b>Next</b> to navigate to the next data segment, after successfully capturing the data.</p> <p><b>NOTE:</b> 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>
<b>Save &amp; Close</b>	<p>Click <b>Save &amp; Close</b> to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.</p>
<b>Submit</b>	<p>Click <b>Submit</b> to submit the application. The system triggers the business validation to ensure the application is entitled for submission to the next stage.</p>
<b>Cancel</b>	<p>Click <b>Cancel</b> to terminate the application and the status of the application. Such applications cannot be revived later by the user.</p>

2. 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.

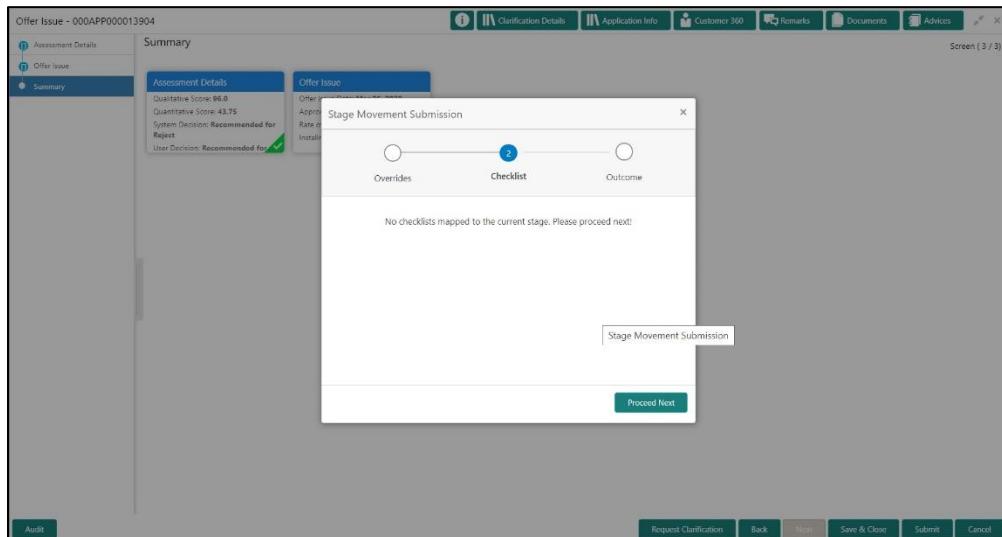
**Figure 133: Error Message**



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

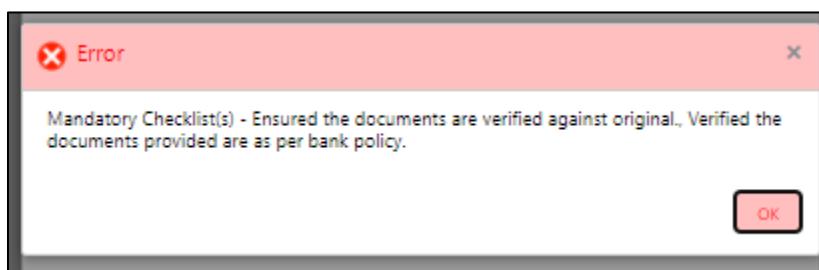
→ The **Checklist** screen is displayed.

**Figure 134: Checklist**



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

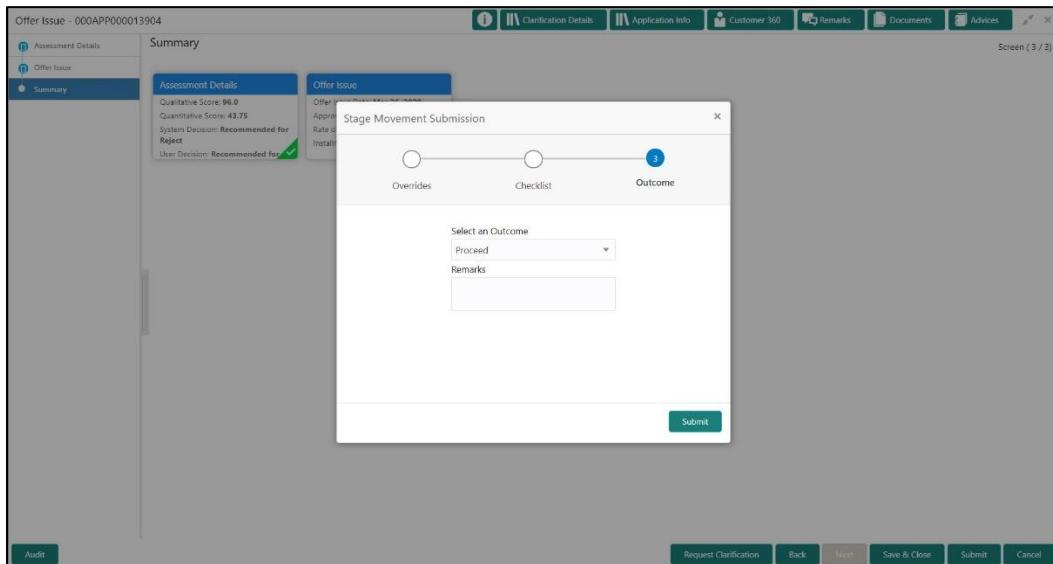
**Figure 135: Error Message**



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

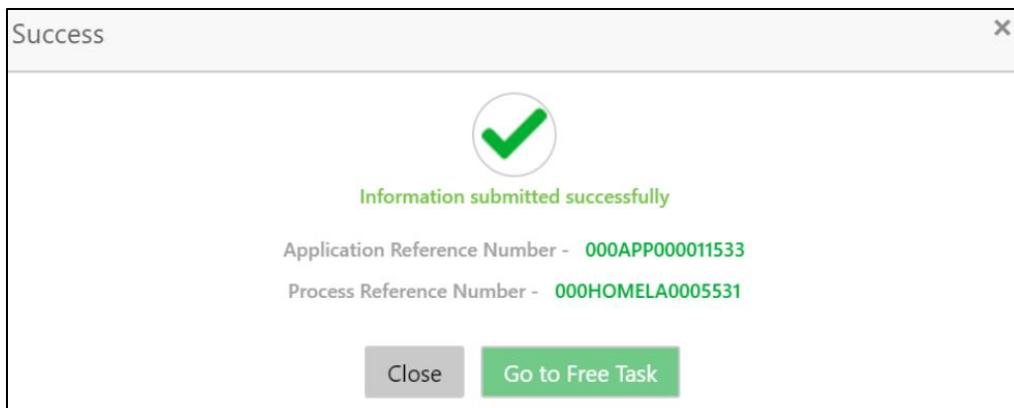
6. Select **Proceed** outcome from the drop-down list. It will logically complete the **Offer Issue** stage for the Loan Application. The Workflow Orchestrator will automatically move this application to the next processing stage, **Offer Accept/Reject**.

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										
<input type="button" value="C Refresh"/> <input type="button" value="A. Acquire"/> <input type="button" value="A. Delegate"/> <input type="button" value="R. Reassign"/> <input type="button" value="Row Diagram"/>										
Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number	Amount	
<input checked="" type="checkbox"/> Acquire & E...		Loans Retail Process M...	000HOMELN100000826	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 000APP00000297 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:

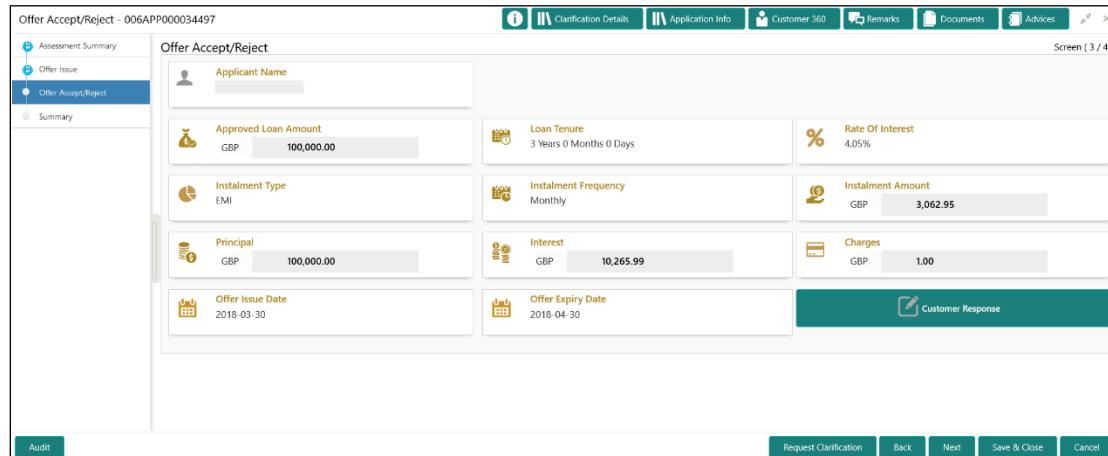
- [4.5.2 Assessment Details](#) – View only as available in Assessment stage
- [4.10.2 Offer Issue](#) - View only as available in Offer Issue stage
- [4.11.1 Offer Accept / Reject](#)
- [4.11.2 Summary](#)

### 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**



The screenshot shows the 'Offer Accept/Reject' screen with the following details:

Field	Value
Approved Loan Amount	GBP 100,000.00
Loan Tenure	3 Years 0 Months 0 Days
Rate Of Interest	4.05%
Instalment Type	EMI
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	(checkbox)

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
<b>Customer Response</b>	<p>Select the customer response from the drop-down list.</p> <p>Available options are:</p> <ul style="list-style-type: none"> <li>• <b>Accept</b></li> <li>• <b>Reject</b></li> <li>• <b>Amend</b></li> </ul>
<b>Date Of Offer Accept/Reject</b>	Select the date of offer accept or offer reject.
<b>Offer Expiry Date</b>	Displays the date based on the expiry period configuration done at the Business Product level which is used for this Loan Account.
<b>Offer Amend</b>	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.
<b>Post Offer Amend</b>	<p>The post offer amend will be supported for the following data elements:</p> <ul style="list-style-type: none"> <li>• Loan Principal</li> <li>• Loan Interest</li> <li>• Customer Margin</li> <li>• Tenure of the Loan</li> </ul>

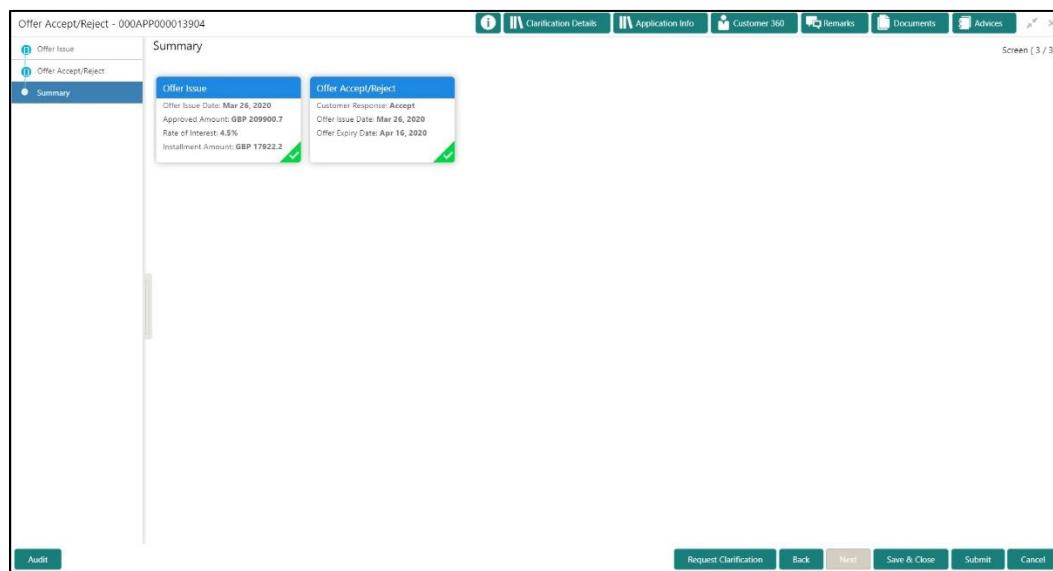
Field	Description
<b>Request Clarification</b>	<p>Click <b>Request Clarification</b> to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details,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

## 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
<b>Assessment Details</b>	Displays the assessment details.
<b>Offer Issue Details</b>	Displays the offer issue details.
<b>Offer Accept / Reject Details</b>	Displays the offer accept / reject details.

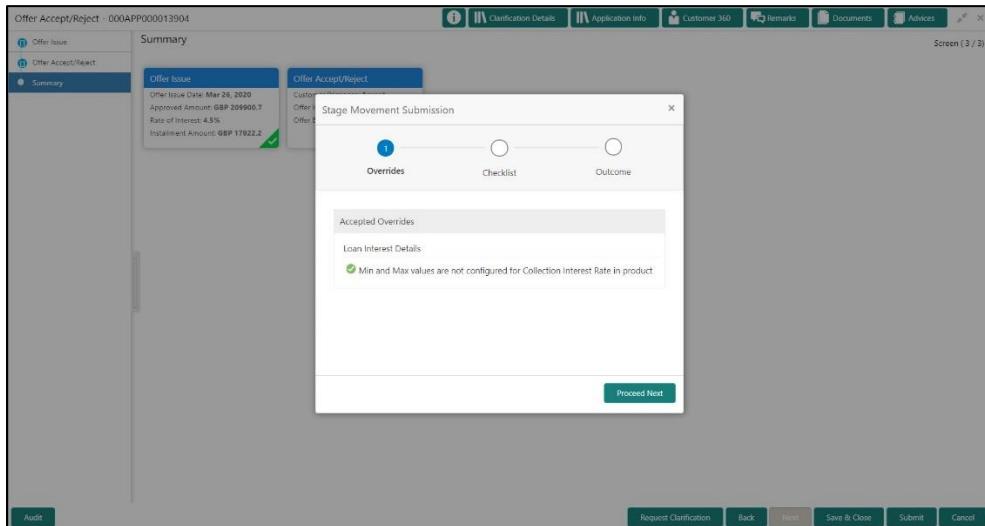
Data Segment	Description
<b>Request Clarification</b>	<p>Click <b>Request Clarification</b> to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on <b>Request Clarification</b>, refer to the section <b>Request Clarification</b>.</p>
<b>Back</b>	<p>Click <b>Back</b> to navigate to the previous data segment within a stage.</p>
<b>Next</b>	<p>Click <b>Next</b> to navigate to the next data segment, after successfully capturing the data.</p> <p><b>NOTE:</b> 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>
<b>Save &amp; Close</b>	<p>Click <b>Save &amp; Close</b> to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.</p>
<b>Submit</b>	<p>Click <b>Submit</b> to submit the application. The system triggers the business validation to ensure the application is entitled for submission to the next stage.</p>
<b>Cancel</b>	<p>Click <b>Cancel</b> to terminate the application and the status of the application. Such applications cannot be revived later by the user.</p>



2. 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.

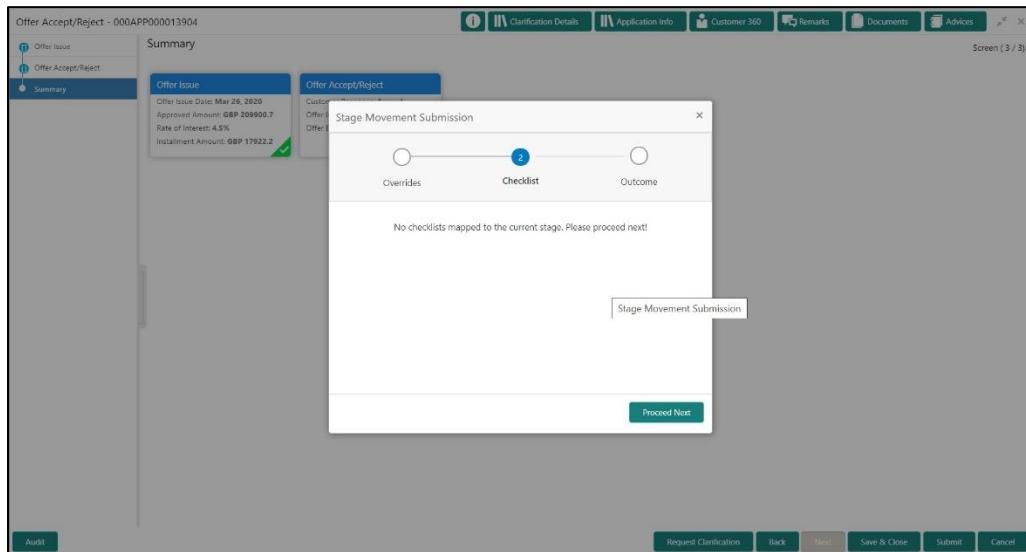
**Figure 142: Error Message**



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

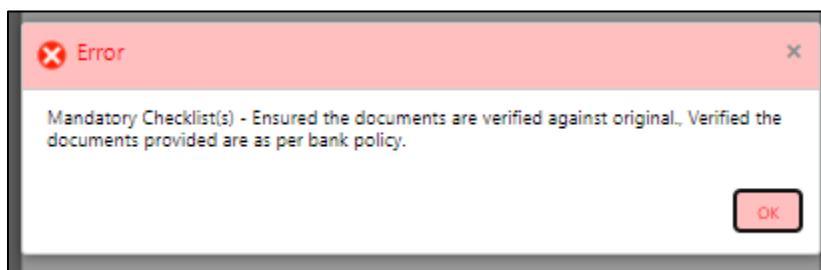
→ The **Checklist** screen is displayed.

**Figure 143: Checklist**



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

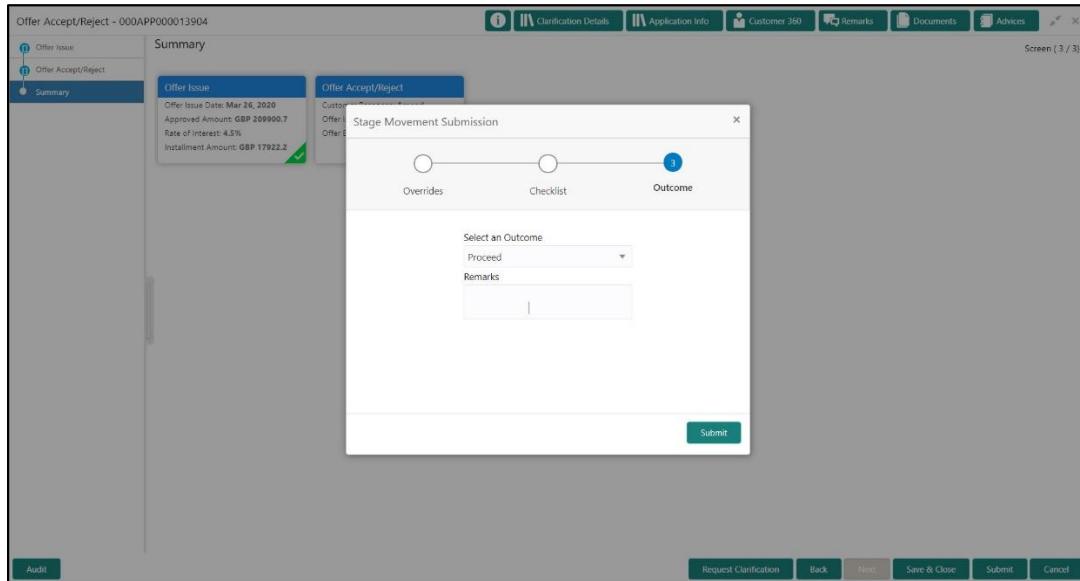
**Figure 144: Error Message**



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.

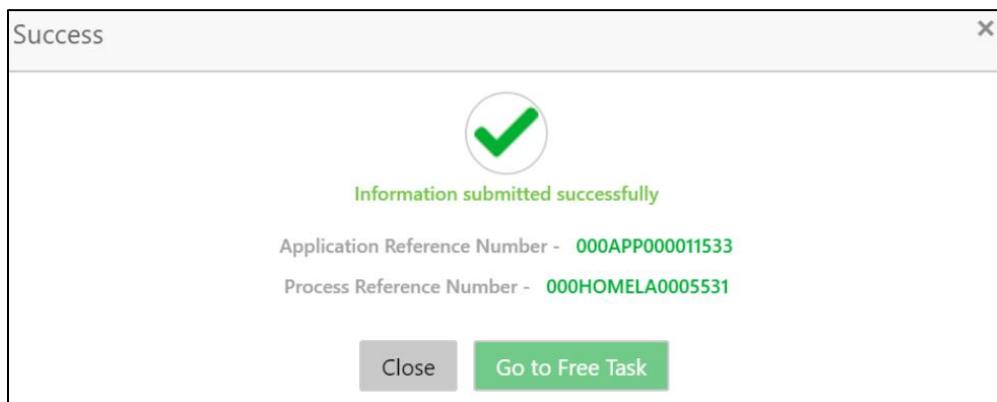
If the **Customer Response** is selected as **Reject** in Offer Accept/Reject screen, then submit of this stage, will terminate the application.

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

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

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

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

**Figure 148: Backoffice Errors**

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**

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

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

## 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**

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

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

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

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

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

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

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

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

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

**Figure 154: Customer Account**

4. 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
<b>Customer ID</b>	Specify the Customer ID.
<b>Customer Account</b>	Specify the Customer Account.
Click <b>Fetch</b> to fetch the customer account details.	
<b>Customer ID</b>	Displays the customer ID.
<b>Name</b>	Displays the customer name.
<b>Branch Code</b>	Displays the branch code.
<b>Customer Account</b>	Displays the customer account number.
<b>Currency</b>	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
<b>Type of Repayment*</b>	Select the type of repayment. All type of repayment methods supported in the Host will be available in the drop-down list.
<b>Repayment Frequency*</b>	Select the repayment frequency from the drop-down list. Available options are: <ul style="list-style-type: none"> <li><b>Daily</b></li> <li><b>Weekly</b></li> <li><b>Bi-Monthly</b></li> <li><b>Monthly</b></li> <li><b>Quarterly</b></li> <li><b>Half Yearly</b></li> <li><b>Yearly</b></li> </ul>

Field	Description
<b>First Repayment Date*</b>	Displays the first repayment date defaulted from the Loan Details screen of Application Entry stage.
<b>Loan Tenure*</b>	The system calculated based on <b>First Repayment Date</b> and <b>Loan Tenure</b> .
<b>Maturity Date*</b>	The system calculated based on <b>First Repayment Date</b> and <b>Loan Tenure</b> .
<b>Repayment Mode*</b>	<p>User can select repayment mode from the drop-down list.</p> <p>Available options are:</p> <ul style="list-style-type: none"> <li>• <b>Own Internal Account</b> - 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.</li> <li>• <b>External Account</b> - 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.</li> <li>• <b>Capture Later</b> – If the mode selected is Capture Later, the system will allow to proceed with the loan origination flow without capturing the repayment details.</li> <li>• <b>NOTE:</b> The system defaults to the GL account in the absence of the repayment account.</li> </ul>
<b>Moratorium Period (in months)*</b>	<p>Specify the moratorium period.</p> <p>It will be enabled when <b>Moratorium</b> is selected in Business Product.</p>
<b>Customer Account*</b>	<p>Search and select the customer account number.</p> <p>This field is displayed if <b>Repayment Mode</b> is selected as <b>Own Internal Account</b>.</p>

Field	Description
<b>Branch Code*</b>	<p>Specify the branch code associated with customer account number.</p> <p>This field is displayed if <b>Repayment Mode</b> is selected as <b>Own Internal Account</b>.</p>
<b>BIC Code*</b>	<p>Specify the BIC Code.</p> <p>This field is displayed if <b>Repayment Mode</b> is selected as <b>External Account</b>.</p>
<b>Bank</b>	<p>Displays the bank name based on the selected BIC code.</p> <p>This field is displayed if <b>Repayment Mode</b> is selected as <b>External Account</b>.</p>
<b>Branch</b>	<p>Specify the branch name based on the selected BIC code.</p> <p>This field is displayed if <b>Repayment Mode</b> is selected as <b>External Account</b>.</p>
<b>External Account Number*</b>	<p>Specify the external account number.</p> <p>This field is displayed if <b>Repayment Mode</b> is selected as <b>External Account</b>.</p>
<b>Beneficiary Name*</b>	<p>Specify the beneficiary name.</p> <p>This field is displayed if <b>Repayment Mode</b> is selected as <b>External Account</b>.</p>
<b>Show Repayment Schedule</b>	<p>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.</p> <p>If moratorium period is provided, then the system will generate repayment schedule based on the moratorium period.</p>

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

#### 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**

Repayment Schedule					
S.No.	Date	Installment	Principal	Interest	O/S Balance
1	Apr 30, 2019	1	1000.00	1000.00	1000.00
2	May 30, 2019	2	1000.00	1000.00	1000.00
3	Jun 30, 2019	3	1000.00	1000.00	1000.00
4	Jul 30, 2019	4	1000.00	1000.00	1000.00
5	Aug 30, 2019	5	1000.00	1000.00	1000.00
6	Sep 30, 2019	6	1000.00	1000.00	1000.00
7	Oct 30, 2019	7	1000.00	1000.00	1000.00
8	Nov 30, 2019	8	1000.00	1000.00	1000.00
9	Dec 30, 2019	9	1000.00	1000.00	1000.00
10	Jan 30, 2020	10	1000.00	1000.00	1000.00
11	Feb 29, 2020	11	1000.00	1000.00	1000.00
12	Mar 30, 2020	12	1000.00	1000.00	1000.00
13	Apr 30, 2020	13	1000.00	1000.00	1000.00
14	May 30, 2020	14	1000.00	1000.00	1000.00

##### 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**

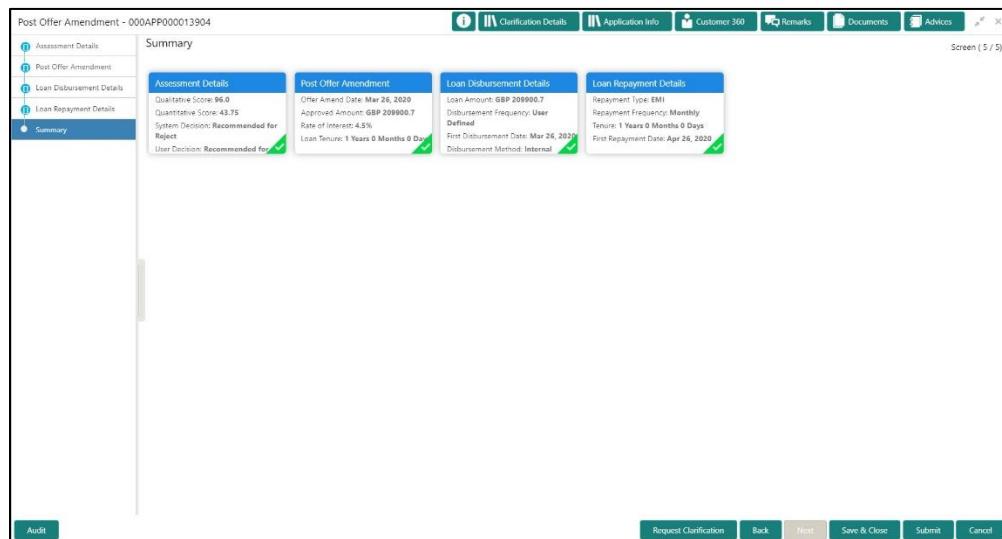
S. No.	Date	Installment	Principal	Interest
1	2020-04-26	0	0	2117.49
2	2020-05-26	0	0	2049.18
3	2020-06-26	0	0	2117.49
4	2020-07-26	0	0	2049.18
5	2020-08-26	0	0	2117.49
6	2020-09-26	0	0	2117.49
7	2020-10-26	15671.73	12658.68	10321.8
8	2020-11-26	15671.73	12639.57	4064.1
9	2020-12-26	15671.73	12793.46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



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**

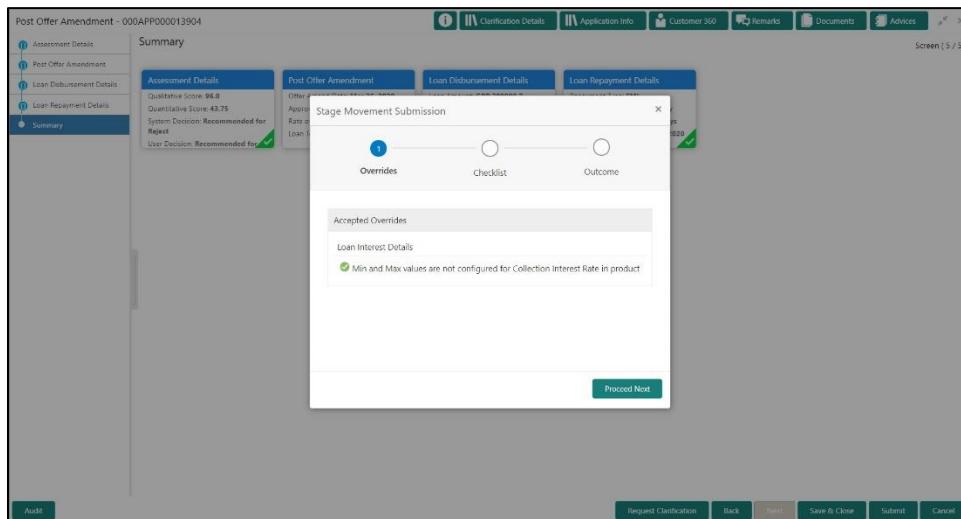
Data Segment	Description
<b>Assessment Details</b>	Displays the assessment details.
<b>Post Offer Amendment Details</b>	Displays the post offer amendment details.
<b>Loan Disbursement Details</b>	Displays the loan disbursement details.

Data Segment	Description
<b>Loan Repayment Details</b>	Displays the loan repayment details.
<b>Request Clarification</b>	<p>Click <b>Request Clarification</b> to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on <b>Request Clarification</b>, refer to the section <b>Request Clarification</b>.</p>
<b>Back</b>	Click <b>Back</b> to navigate to the previous data segment within a stage.
<b>Next</b>	<p>Click <b>Next</b> to navigate to the next data segment, after successfully capturing the data.</p> <p><b>NOTE:</b> 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>
<b>Save &amp; Close</b>	Click <b>Save &amp; Close</b> to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.
<b>Submit</b>	Click <b>Submit</b> to submit the application. The system triggers the business validation to ensure the application is entitled for submission to the next stage.
<b>Cancel</b>	Click <b>Cancel</b> to 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.

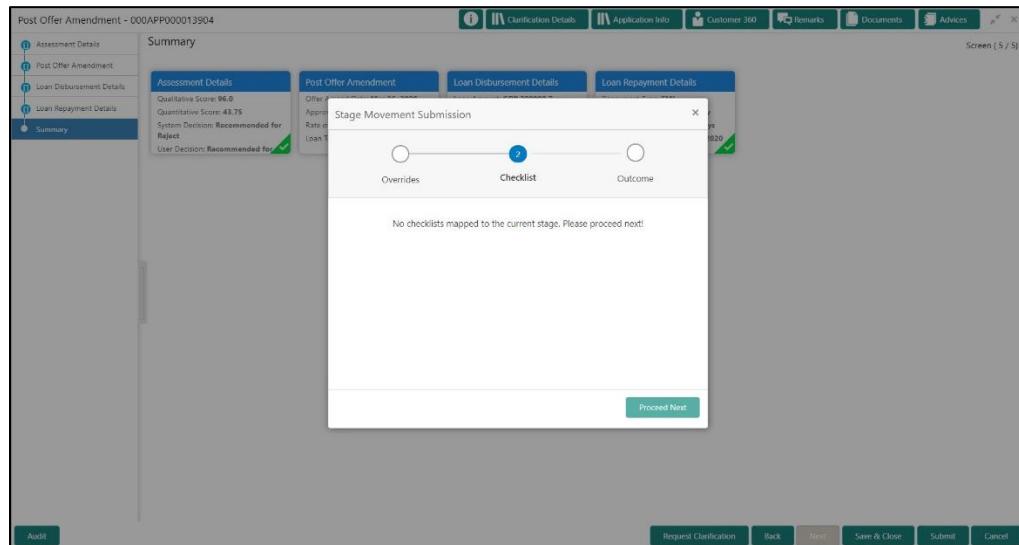
**Figure 162: Error Message**



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

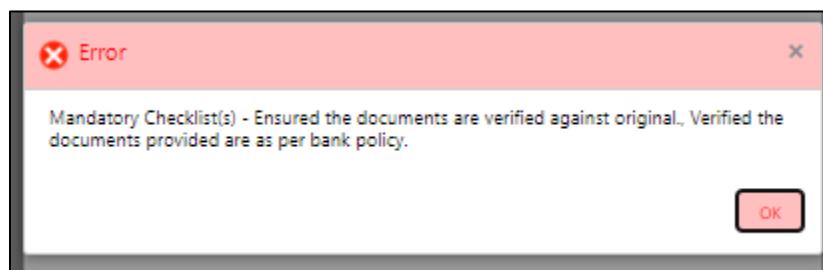
→ The **Checklist** screen is displayed.

**Figure 163: Checklist**



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

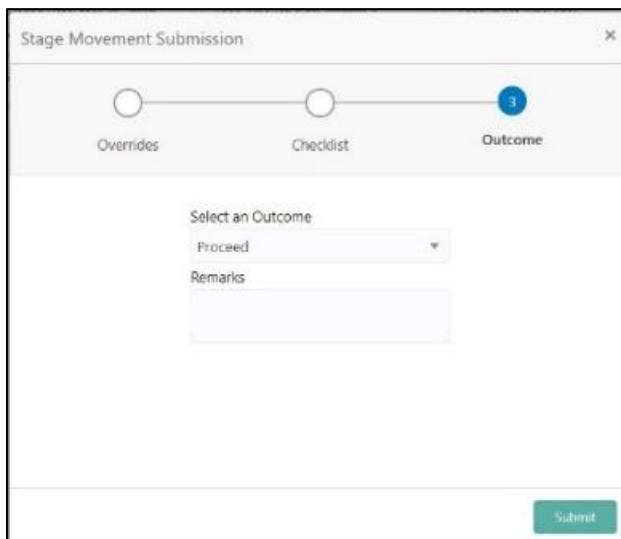
**Figure 164: Error Message**



4. Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

**Figure 165: Outcome**



The screenshot shows a 'Stage Movement Submission' window with a progress bar at the top. The progress bar has three steps: 'Overrides', 'Checklist', and 'Outcome'. The 'Outcome' step is highlighted with a blue circle and the number '3'. Below the progress bar, there is a section titled 'Select an Outcome' with a dropdown menu showing 'Proceed'. There is also a 'Remarks' text input field and a 'Submit' button at the bottom.

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.

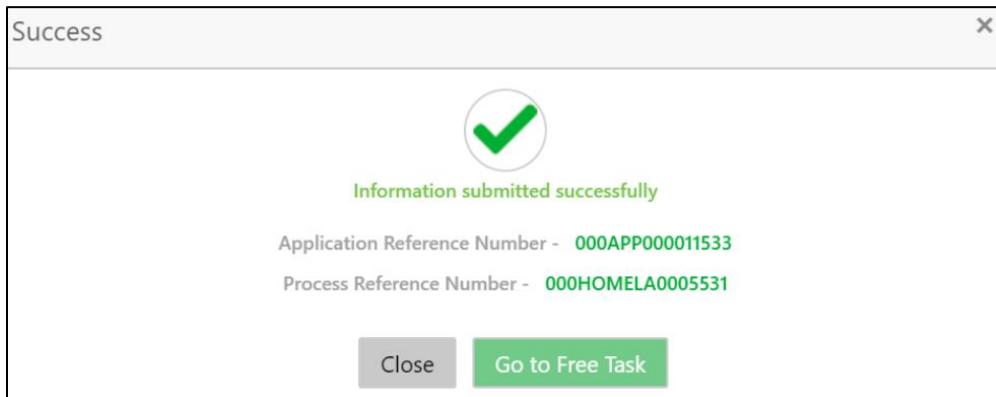
The stage movement is driven by the business configuration for a given combination of **Process Code**, **Life Cycle** and **Business Product Code**.

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

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

**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**

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

**Table 55: Loan Summary Details – Field Description**

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

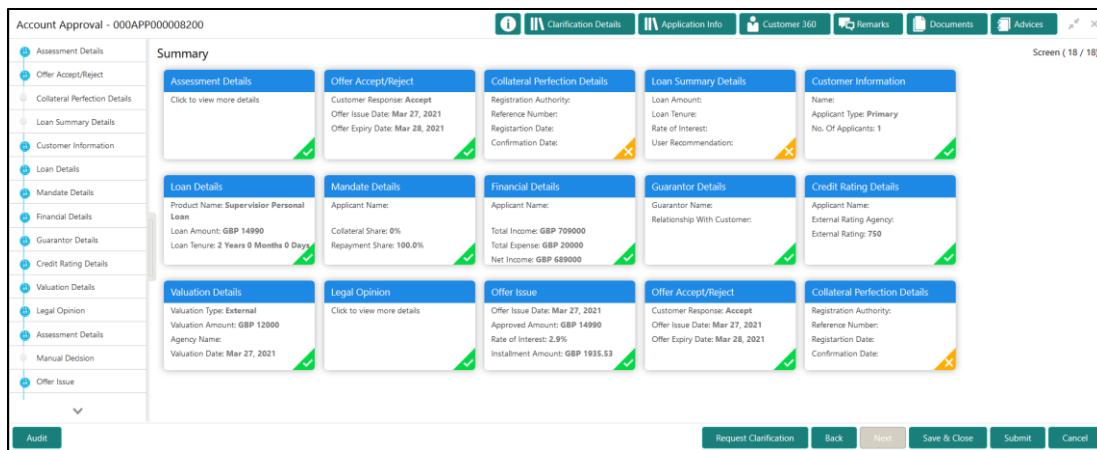
Field	Description
<b>Assessment Approval Method</b>	Displays the assessment approval method.
<b>Offer Approved Date</b>	Displays the offer approved date.
<b>Offer Accepted Date</b>	Displays the offer accepted date.
<b>Approval Details</b>	Displays the approval details.
<b>Approver ID</b>	Displays the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

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

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

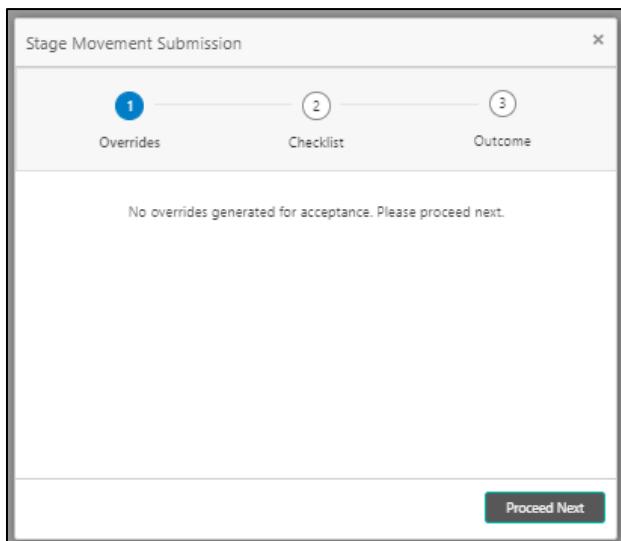
Data Segment	Description
<b>Offer Accept / Reject Details</b>	Displays the offer accept / reject details.
<b>Collateral Perfection Details</b>	Displays the collateral perfection details.
<b>Loan Summary Details</b>	Displays the loan summary details.
<b>Request Clarification</b>	<p>Click <b>Request Clarification</b> to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on <b>Request Clarification</b>, refer to the section <b>Request Clarification</b>.</p>
<b>Back</b>	Click <b>Back</b> to navigate to the previous data segment within a stage.
<b>Next</b>	<p>Click <b>Next</b> to navigate to the next data segment, after successfully capturing the data.</p> <p><b>NOTE:</b> 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>
<b>Save &amp; Close</b>	Click <b>Save &amp; Close</b> to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.

Data Segment	Description
<b>Submit</b>	Click <b>Submit</b> to submit the application. The system triggers the business validation to ensure the application is entitled for submission to the next stage.
<b>Cancel</b>	Click <b>Cancel</b> to 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.

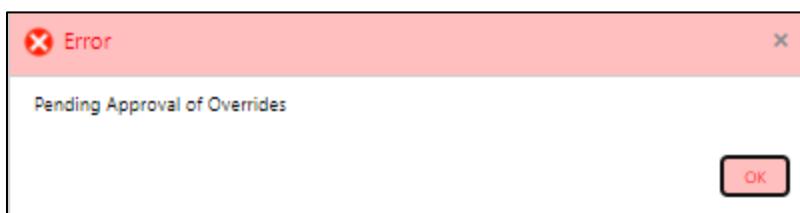
→ The **Overrides** screen is displayed.

**Figure 171: Overrides**



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

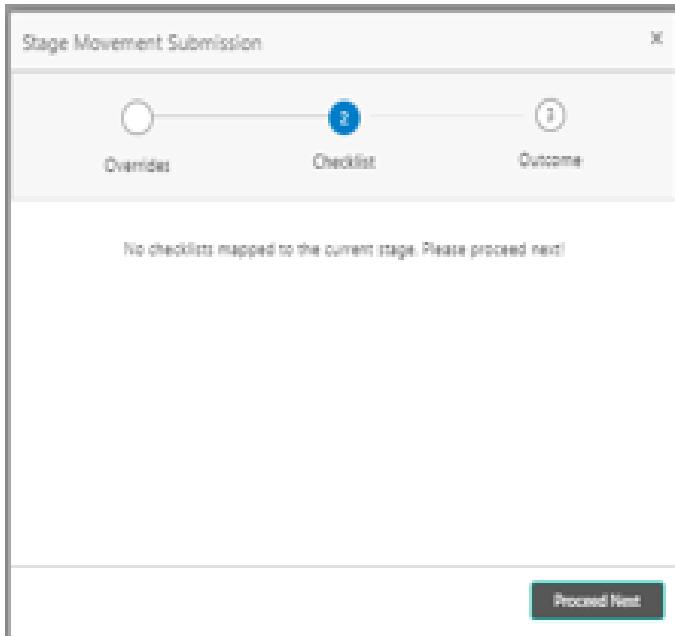
**Figure 172: Error Message**



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

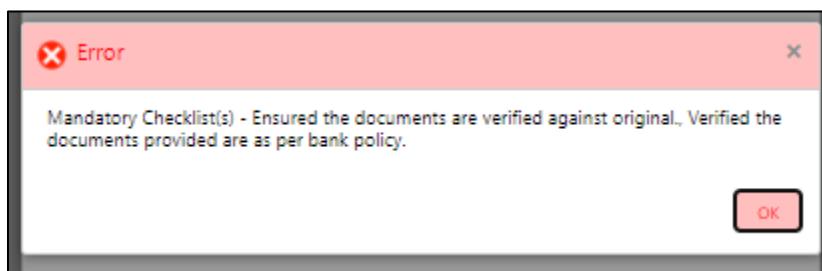
→ The **Checklist** screen is displayed.

**Figure 173: Checklist**



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

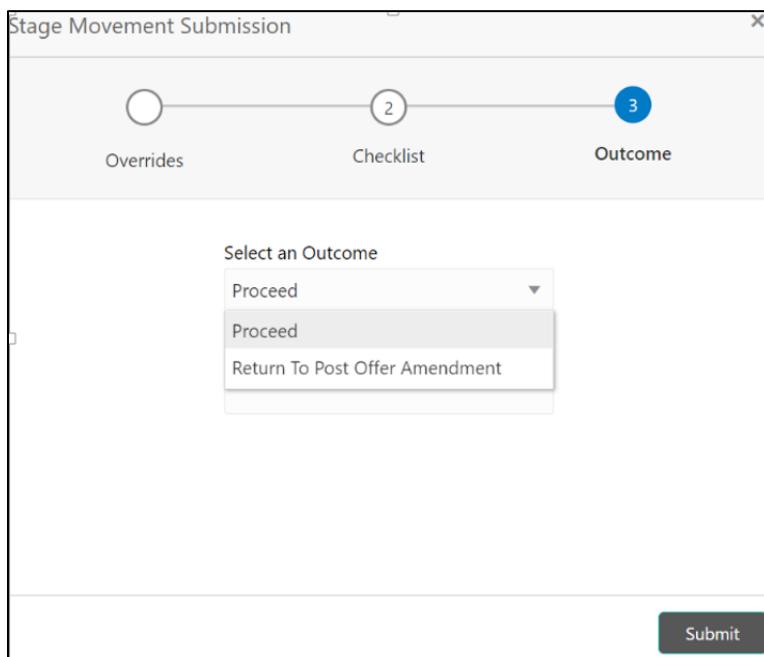
**Figure 174: Error Message**



4. Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

**Figure 175: Outcome**



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

- Proceed
- Return to Post Offer Amendment

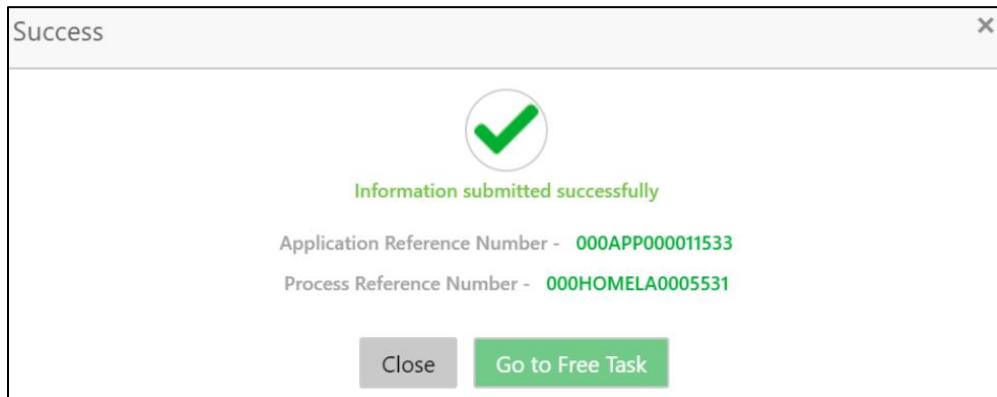
6. Select **Proceed** outcome from the drop-down list. It will logically complete the **Account Approval** stage for the Loan Application.

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**

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 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 000APP00000215 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_AP_016	Please provide a valid value for Citizenship
RPM_CMN_AP_017	Empty Request Cannot be Send to Party
RPM_CMN_AP_018	Exception Occured while parsing Json Response
RPM_CMN_AP_019	Exception Occured while Producing even for Kafka
RPM_CMN_AP_020	Please select one communication address for \$1
RPM_CMN_AP_021	Please provide valid value for Address Type of \$1
RPM_CMN_AP_022	Please provide valid value for Building Name of \$1
RPM_CMN_AP_023	Please provide valid value for State of \$1
RPM_CMN_AP_024	Please provide valid value for City of \$1
RPM_CMN_AP_025	Please provide valid value for Street Name of \$1
RPM_CMN_AP_026	Exception occurred while fetching applicant count
RPM_TC_011	Error occurred 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 Prefered Language of \$1
RPM-CMN-APL-050	Please provide valid value for Prefered Currency of \$1
RPM-CMN-APL-051	Please provide valid value for Customer SubType for \$1
RPM-CMN-APL-052	Please provide valid value for Customer Segment for \$1 .
RPM-CMN-APL-053	Please provide valid value for Marital Status of \$1 .
RPM-COM-001	JSONException occured
RPM-CR-001	Error occured while adding the product to cart
RPM-CR-002	Error occured while deleting the product from cart
RPM-CR-003	Error occured while getting the cart details
RPM-LO-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 Isd
RPM-LO-CMDT-007	Please provide a valid value for Mobile No
RPM-LO-CMDT-008	Please provide a valid value for Income Type
RPM-LO-CMDT-009	Please provide a valid value for Employment Type
RPM-LO-CMDT-010	Please provide a valid value for Industry
RPM-LO-CMDT-011	Please provide a valid value for Address Type

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Error Code	Messages
RPM-LO-RPSH-001	Please provide a valid value for Repayment Type
RPM-LO-RPSH-002	Please provide a valid value for First Repayment Date
RPM-LO-RPSH-003	Please provide a valid value for Repayment Frequency
RPM-LO-SUB-01	Applicant Details has been modified. Please update financial details accordingly
RPM-LO-SUB-02	Applicant Details has been modified. Please update mandate details accordingly
RPM-LO-VDDT-001	For Vehicle Class Used, Chasis Number is required
RPM-LO-VDDT-002	For Vehicle Class Used, Engine Number is required
RPM-LO-VDDT-003	For Vehicle Class Used, Registration Number is required
RPM-LO-VDDT-004	For Vehicle Class Used, Registered State is required
RPM-LO-VDDT-005	For Vehicle Class Used, Registered City is required
RPM-LO-VDDT-006	For Vehicle Class Used, Insurance Company is required
RPM-LO-VDDT-007	For Vehicle Class Used, Policy Number is required
RPM-LO-VDDT-008	For Vehicle Class Used, Policy Commencement Date is required
RPM-LO-VDDT-009	For Vehicle Class Used, Premium Amount is required
RPM-LO-VDDT-010	For Vehicle Class Used, Premium Frequency is required

Error Code	Messages
RPM-LO-VDDT-011	For Vehicle Class Used, Policy Renewal Date is required
RPM-LO-VDDT-012	For Vehicle Class Used, Distance Run - Value is required
RPM-LO-VDDT-013	For Vehicle Class Used, Expected Selling Price is required
RPM-LO-VDDT-014	For Vehicle Class Used, Premium Amount should be greater than zero
RPM-LO-VDDT-015	For Vehicle Class Used, Expected Selling Price should be greater than zero
RPM-LO-VDDT-016	For Vehicle Class Used, Distance Run should be greater than zero
RPM-LO-VDDT-017	Please provide a valid value for Hypothecated Branch
RPM-LO-VDDT-018	Please provide a valid value for Make
RPM-LO-VDDT-019	Please provide a valid value for Model
RPM-LO-VDDT-020	Please provide a valid value for Vehicle Class
RPM-LO-VDDT-021	Please select a valid dropdown value for Hypothecated Branch
RPM-LO-VDDT-022	Please select a valid dropdown value for Vehicle Class
RPM-LO-VDDT-023	For Vehicle Class Used, Premium Amount Currency Code is required
RPM-LO-VDDT-024	Premium Amount Currency should be same as Loan Currency

Error Code	Messages
RPM-LO-VDDT-025	Please select a valid dropdown value for Premium Frequency
RPM-LO-VDDT-026	Please select a valid dropdown value for Distance Run - Type
RPM-LO-VDDT-027	For Vehicle Class Used, Expected Selling Price Currency Code is required
RPM-LO-VDDT-028	Expected Selling Price Currency should be same as Loan Currency
RPM-LO-VDDT-029	For Vehicle Class Used, Distance Run - Type is required
RPM-LO-VDDT-030	Comprehensive insurance not provided
RPM-LO-VDDT-031	Please provide a valid value for Make (MM/YYYY)
RPM-LO-VHDT-001	For Vehicle Class Used, Price As Per Valuation should be greater than zero
RPM-LO-VHDT-002	For Vehicle Class Used, Bank Valuation is required
RPM-LO-VHDT-003	For Vehicle Class Used, Fuel Type is required
RPM-LO-VHDT-004	For Vehicle Class Used, Distance During Valuation - Value is required
RPM-LO-VHDT-006	For Vehicle Class Used, Number Of Accidents is required
RPM-LO-VHDT-007	For Vehicle Class Used, Number Of Owners is required
RPM-LO-VHDT-008	For Vehicle Class Used, Price As Per Valuation is required

Error Code	Messages
RPM-LO-VHDT-009	For Vehicle Class Used, Valuation Date is required
RPM-LO-VHDT-010	For Vehicle Class Used, Valuator is required
RPM-LO-VHDT-011	For Vehicle Class Used, Valuator Comments is required
RPM-LO-VHDT-012	For Vehicle Class Used, Valuation Date cannot be future Date
RPM-LO-VHDT-013	For Vehicle Class Used, Valuation Date cannot be before the Loan Application Date
RPM-LO-VHDT-014	For Vehicle Class Used, Distance During Valuation should be greater than zero
RPM-LO-VHDT-015	Please select a valid dropdown value for Bank Valuation
RPM-LO-VHDT-016	Please select a valid dropdown value for Fuel Type
RPM-LO-VHDT-017	For Vehicle Class Used, Distance During Valuation - Type is required
RPM-LO-VHDT-018	Please select a valid dropdown value for Distance During Valuation - Type
RPM-LO-VHDT-019	For Vehicle Class Used, Price As Per Valuation Currency Code is required
RPM-LO-VHDT-020	Price As Per Valuation Currency should be same as Loan Currency
RPM-PD-001	generateSequenceNumber : Entity cannot be null

Error Code	Messages
RPM-PD-002	Sequence Generator failed to generate the reference number
RPM-PD-003	businessProductCode cannot be null
RPM-PD-004	Error while fetching Business Process
RPM-PD-005	Error while Fetching the Business Products
RPM-PD-006	Error 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 Datasegments \$1 are missing for the reference number \$2
RPM-PD-034	Datasegment Code(s) is missing for \$1 for the reference number \$2
RPM-PD-035	Loan offer accept/reject is not applicable for the given application
RPM-PD-036	Unable to proceed as the application is already being processed by the bank
RPM-PR-001	Error occurred while getting the cart details
RPM-TO-001	Mandatory Checklist(s) - \$1
RPM-TO-020	Mandatory Document(s) - \$1

## 6 Annexure – Advices

This Annexure describes the advices that are available for the Retail Loans Origination. These advice templates are the representative format and banks can configure their own templates. The formats of the advices are given in the following sections:

- [6.1 Loan Initiation Reply](#)
- [6.2 Offer Issue](#)
- [6.3 IPA Advices](#)
- [6.4 Loan Approval](#)
- [6.5 Loan Rejection](#)
- [6.6 Loan Application](#)

### 6.1 Loan Initiation Reply

		Bank Name
		Branch Name
To,		Date:
Customer Name(s)		
Address Line1		
Address Line2		
State		
City		
Pincode		

Re : Loan Initiation Advice

Dear Sir/Madam

Thank you for applying for a Loan with <Bank Name>. Your Loan Application No xxxxxx is being processed for <Product Name> and currently in progress. We shall further communicate with you.

Yours faithfully,  
 Bank Name  
 Branch Name

## 6.2 Offer Issue

To,	Bank Name
Customer Name	Branch Name
Address Line1	Date:
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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