

Retail Loans Origination User Guide

Oracle Banking Origination

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Retail Loans Origination User Guide

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1 Preface

1.1 Introduction

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

1.2 Audience

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

1.3 Document Accessibility

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

1.4 Acronyms and Abbreviations

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

Table 1: Acronyms table

Abbreviation	Description
DS	Data Segment
System	Oracle Banking Origination Module
OBA	Oracle Banking Accounts
OBO	Oracle Banking Origination

1.5 List of Topics

This user manual is organized as follows:

Table 2: List of Topics

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

1.6 Related Documents

The related documents are as follows:

- Operations User Guide
- Configuration User Guide
- Savings Account Origination User Guide
- Current Account Origination User Guide
- Term Deposit Origination User Guide
- Credit Card Origination User Guide
- Alerts and Dashboard User Guide
- 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

1.8 Basic Actions

Table 4: Basic Actions

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

Action	Function
	available in the My Task list for the user to continue later.
Cancel	Used to close the application without saving. This tasks appears in Free Task, once the transaction is canceled.

1.9 Screenshot Disclaimer

Information used in the interface or documents are dummy, it does not exist in real world, and it is only for reference purpose.

2 Overview

Oracle Banking Origination is the middle office banking solution with a comprehensive coverage of account opening processes of the below product for both Individual as well as Small and Medium Business type of customers:

- Saving Account
- Current Account
- Term Deposit Account
- Credit Card Account
- Retail Loans Account

It is a Host-Agnostic solution.

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

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

The account opening request is initiated by authorized branch user or relationship managers or by approved bank agents, either through the traditional branch channel or through dedicated protocol services. These services are available on digital devices like tablets or mobiles. The account opening request can be initiated for both both new and existing customer types. Also, the system supports the processing of the account opening request from the customer directly received from the Self-Service Banking Channel (Oracle Banking Digital Experience) through the REST-based service APIs.

3 Retail Loans Account Origination Process

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

Retail loan account open process enables the bank 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 are 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:

- [Retail Loan Account](#)
- [Loan Application Entry Stage](#)
- [Loan Application Enrichment Stage](#)
- [Loan Underwriting Stage](#)
- [Loan Assessment Stage](#)
- [Manual Credit Assessment Stage](#)
- [Manual Credit Decision Stage](#)
- [Account Parameter Setup Stage](#)
- [Supervisor Approval Stage](#)
- [Offer Issue Stage](#)

- [Offer Accept / Reject Stage](#)
- [Post Offer Amendment Stage](#)
- [Account Approval Stage](#)
- [Reference and Feedback](#)

3.1 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.

To acquire and edit the task:

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

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

Figure 1: Free Tasks

Free Tasks

Refresh

2/11

Acquire

Flow Diagram

☐	Acquire & Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Num
☐	Acquire & ...	Medium	Retail Loan Originatio...	006VELN0100T7206	006APP000043472	Account Approval	18-03-30	006	006023875
☐	Acquire & ...	Medium	Retail Loan Originatio...	006VELN0100T7207	006APP000043473	Account Approval	18-03-30	006	006023875
☐	Acquire & ...	Medium	Retail Loan Originatio...	006VELN0100T7203	006APP000043469	Account Approval	18-03-30	006	006023875
☐	Acquire & ...	Medium	Retail Loan Originatio...	006VELN0100T7201	006APP000043467	Account Approval	18-03-30	006	006023875
☐	Acquire & ...	Medium	Retail Loan Originatio...	006VELN0100T7198	006APP000043464	Account Approval	18-03-30	006	006023875
☐	Acquire & ...	Medium	Retail Loan Originatio...	006VELN0100T7194	006APP000043460	Account Approval	18-03-30	006	006023875
☐	Acquire & ...	Medium	Retail Loan Originatio...	006VELN0100T7196	006APP000043462	Account Approval	18-03-30	006	006023875
☐	Acquire & ...	Medium	Small and Medium Bu...	0065MBTD10003680	006APP000043449	Account Funding	18-03-30	006	
☐	Acquire & ...	Medium	Term Deposit Originat...	006RPMMDA0003641	006APP000043404	Application Entry	18-03-30	006	

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of 60 (701 - 20 of 1192 items)

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...

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▶

⌂

3.2 Application Entry Stage

Based on the access configuration, user can view the records in Free Task. In this stage user can capture the details that are required to open a current account. This stage is automatically submitted on below conditions:

- If the bank level configuration for allowing the full application submission is set as **Yes**.
- If the user captures the required details in all the data segments of the **Application Entry** stage as part of the **Application Initiation** stage on clicking the Application button in the **Product Details** data segment.

To open retail loan application entry task:

1. Scan the records that appears in the **Free Task** list.
2. Click **Acquire and Edit** or **Acquire** from the **Action** column of the appropriate record. The **Application Entry** stage is displayed.

The data segments appears as configured in business process. Refer below chapters for detailed information of each data segment.

3.2.1 Customer Information

The **Customer Information** data segment displays the details captured for the customer in the Application Initiate stage and allows to update further for supplementing the customer related information. The user can capture data for both new as well existing customer. If the existing customer is selected the system fetches store data and populates in the respective fields. The user can edit the fetched data.

3.2.1.1 For Individual Customer Type

To capture customer information details:

1. In the Current Application Entry stage, update the customer details in the Customer Information data segment based on the respective customer type.

NOTE: The fields in the screen appear based on the region-specific configuration. Refer Regional Specific section below to understand the regionalization impact on this screen.

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

Figure 2: Customer Information - Individual

Application Entry - 006APP000048283

Application Info | Customer 360 | Remarks | Documents | Advises | More

Customer Information

Relationships | Customer Consent and ... | Loan Details | Mandate Details | Financial Details | Collateral Details | Terms and Conditions | Summary

David J Callen (Primary Applicant)
 Date of Birth: 1990-01-01 | E-mail: abc@mail.com | Mobile Number: 8983893993 | Phone Number: 55778990099

Existing Customer: ☐ | CIF Number: 006023829 | Role: Primary Applicant

[Upload Document to prepopulate Customer Information](#)

Title: Mr. | First Name: David | Middle Name: J | Last Name: Callen
 Gender: Male | Date of Birth: January 1, 1990 | Resident Status: Resident
 Country of Residence: GB | Birth Country: GB | Nationality: GB
 Customer Segment: Emerging Affluent | Customer Category: INDIVIDUAL | Preferred Language: English

Staff: ☐ | Politically Exposed Person (PEP): ☐

Address

Communication Address Refused

240 H Baker Street
 London
 England
 GB

E-mail: abc@mail.com
 Mobile: +1 8983893993
 Phone Number: +1 55778990099
 Fax: +1 44 8939898858
 SWIFT BIC: 014079

Page 1 of 1 (1 of 1 items) | < 1 >

Signature

Signature ID	Signature	Remarks	Action
1		Valid	

Page 1 of 1 (1 of 1 items) | < 1 >

ID Details

ID Type	ID Status	Unique ID	Place Of Issue	Issue Date	Expiration Date	Preferred	Remarks	Action
Passport	Available	GB3940	Kent	January 1, 2010	January 1, 2030	☐	Valid	

Page 1 of 1 (1 of 1 items) | < 1 >

Supporting Document

Tax Declaration

Service Member Details

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

2. Enter the details in each section.

OR

Click the **Upload Document to prepopulate Customer** link to extract the customer information from the identity document provided by the customer. In this process the system uses the OCR or NPL features to fetch the information and prepopulates in the respective fields. You can edit required fields. For more information, refer below **To upload document process for fetching customer information**.

3. Specify the details in the relevant data fields. The fields marked as Required are mandatory. For more information on fields, refer to the field description table below.

Table 5: Customer Information – Individual - Field Description

Field	Description
Customer Type	Displays the customer type based on the product selected.
Number of Applicants	Displays the number of applicants added for the account. It gets auto calculated based on the number of applicants that are added by Add applicant .
Applicant Name <role>	Displays the name of the applicant. The applicant role is displayed adjacent to this field.
Date of Birth	Displays the date of birth of the applicant.
E-mail	Displays the e-mail ID of the applicant.
Mobile Number	Displays the mobile number of the applicant.
Phone Number	Displays the phone number of the applicant.
Edit	Click Edit to modify the existing customer details and address details. Click Save to save the modified details and click Cancel to cancel the modifications.
Add Customer	Click Add Customer to add another customer other than primary applicant.
Existing Customer	Select to indicate if customer is existing customer.
Role	Displays the applicant role. The first customer which is added while initiating an application is considered as primary applicant. By default the Primary Applicant option appears in this field. This field is enabled if you add customer other than the primary customer. You can select role from the available options: • Joint • Guarantor

	The options that are selected in the Allowed Applicants Roles field of the Business Product Preferences data segment in the Business Product screen appear for selection.
CIF Number	Search and select the CIF number. This field appears for only existing customers. Once the CIF number is selected, the system identifies whether the entered CIF number matches the Office of Foreign Assets Control (OFAC) list. If response is positive then an error appears stating the selected CIF is of an Invalid Customer Status. The account opening process is not initiated with that customer.
Title	Select the title of the applicant from the drop-down list.
First Name	Specify the first name of the applicant.
Middle Name	Specify the middle name of the applicant.
Last Name	Specify the last name of the applicant.
Name in Local Language	Specify the name in local language of the applicant.
Gender	Specify the Gender of the applicant from the drop-down list.
Date of Birth	Select the date of birth of the applicant.
Resident Status	Select the residential status of the applicant from the drop-down list. Available options are: • Resident • Non-Resident
County of Residence	Search and select the country code of which the applicant is a resident.
Birth Country	Search and select the country code where the applicant has born.
Nationality	Search and select the country code where the applicant has nationality.

Citizenship By	Search and select the country code for which applicant has citizenship.
Marital Status	Select the marital status of the customer from the drop-down list. Available options are: • Married • Unmarried • Legally Separated • Widow
Customer Segment	Select the segment of the customer. Available options are: • Emerging Affluent • High Net worth Individuals • Mass Affluent • Ultra HNI
Customer Category	Select the category of the customer.
Preferred Language	Select the preferred language.
Preferred Currency	Select the preferred currency.
Details Of Special Need	Select the special need details. Available options are: • Blindness • Cerebral Palsy • Low vision • Locomotor disability • Leprosy-cured • Mental retardation • Mental illness • Hearing Impairment
Remarks For Special Need	Specify the remarks for the special need selected.
Relationship Manager ID	Search and select the Relationship Manager ID for the applicant.

Staff	Select the toggle to indicate if the customer is employee of the bank.
Profession	Select the profession of the customer.
Politically Exposed Person	Select to indicate if the customer are politically exposed person.
Insider	Select to indicate if he customer is insider.
Address	This section displays the added address of the applicant. It is mandatory to add communication address of the applicant. Click  to add address details. Click  to perform below actions on the added address details, • To view the address details, click View. • To edit the address details, click Edit. • To delete the address details, click Delete.
Address Type	Select the address type for the applicant from the drop-down list. • Permanent Address • Residential Address • Communication Address • Office Address
Location	Select and search the location.
Preferred Address	Select to indicate if you want the selected address type as preferred address type.
Address From	Select the date from when you are connected with the given address.
Address To	Select the date till when you were connected with the given address.

Mark communication address as same	Select to indicate whether the given address is same as communication address. This field appears if you select the Permanent Address option from the Address Type list.
Address	Specify the address to search for the already captured address. Based on the configuration, on entering a few letters, the system fetches the related address that is already captured. Based on the selection, the fields are fetched in the address section.
Address Line 1	Specify the building name.
Address Line 2	Specify the street name.
Address Line 3	Specify the city or town name.
State / Country Sub Division	Specify the state or country sub division.
Country	Select and search the country code.
Zip Code / Post Code	Specify the zip or post code of the address.
Addition Info	In this section you can provide addition information.
Sub Department	Specify the sub department.
Department	Specify the department.
Building Number	Specify the building number.
Post Box	Specify the post box code.
District Name	Specify the district name.
Floor	Specify the floor number.
Room	Specify the room number.
Locality	Specify the locality.
Landmark	Specify the landmark.

Contact Name / Narrative	Specify the name of the contact person.
Media	In this section you can provide digital contact details.
Mobile	Click  to add mobile details.
ISD code	Specify the international subscriber dialing code of the mobile number.
Mobile Number	Specify the mobile number.
Preferred	Select to indicate if the given mobile number is the preferred number.
Action	You can edit or delete the added mobile details.
Email	Click  to add email details.
Email Id	Specify the email ID.
Preferred	Select to indicate if the given email ID is the preferred ID.
Action	You can edit or delete the added email details.
Phone	Click  to add phone details.
ISD code	Specify the international subscriber dialing code of the phone number.
Area Code	Specify the area code of the phone number.
Phone Number	Specify the phone number.
Preferred	Select to indicate if the given phone number is the preferred number.
Action	You can edit or delete the added phone details.
Swift	Click  to add swift details.

Business Identifier Code	Specify the business identifier code.
Address Line 1	Specify the address from line 1 to line 4.
Preferred	Select to indicate if the given swift details are the preferred details.
Action	You can edit or delete the added swift details.
FAX	Click  to add fax details.
ISD Code	Specify the international subscriber dialing code of the phone number.
Area Code	Specify the area code of the FAX.
Fax Number	Specify the fax number details.
Preferred	Select to indicate if the given fax number is the preferred number.
Signatures	In this section you can add new signature and view the already added signature of the customer. Click  to add upload signature. Click Add button to add the additional signatures. Click Cancel button to discard the added details. On Submit, signature will be handed off to Oracle Banking Party.
Upload Signature	Drag and drop the signature file or click on Select or drop files here to browse and upload the signature from the local system. PNG & JPEG file formats are supported.
Uploaded Signature	Displays the uploaded signature.
Remarks	Specify the remarks related to the signature.
Signature ID	Displays the Signature ID for the added signature.

Signature	Displays the added signature.
Remarks	Displays the remarks for the added signature.
Action	Click  to edit the added signatures Click  to delete the added signatures.
ID Details	You can add, view and edit the ID details in this section. Click  to add ID details.
ID Type	Specify the ID type. The available options are: • ITIN • Driving License • ATIN • EIN • SIN • Passport • SSN
ID Status	Specify the status of the selected ID type. The available options are: • Verification Pending • Applied For • Available • Notice Received
Unique ID	Specify the unique identification code of the selected type. You can enter the unique ID only if the ID Status is Available .
Place Of Issue	Specify the place where the ID is issued to the user.

Issue Date	Specify the date from which the ID is valid.
Expiration Date	Specify the date till which the ID is valid.
Preferred	Select to indicate whether added ID details are preferred among all others. In case of multiple ID details, it is mandatory to mark any one of the ID details as Preferred.
Remark	Specify the remark.
Action	Click  to save the entered ID details. Click  to edit the added ID details Click  to delete the added ID details.
Supporting Document	This section displays the status of the supporting documents that customer provides to get onboard. You can view, • Total Documents – Counts of total documents • Document Submitted – Count of the document that are submitted • Document Pending – Count of the document that are pending In case of exiting party, already captured documents fetched in this section. User can add, edit or delete the documents. Click  to add the document. The Document popup appears. Below fields appears in the popup.
Document Name	Specify the name of the document.
Document Number	Specify the unique number of the selected document.
Document Issue Date	Specify the date from which the document is valid.
Document Expiry Date	Specify the date on which the document is expired.

Upload Documents	Drag and drop the document file or click the Select or drop files here link to browse and upload the document.
Uploaded Documents	The name along with extension of the uploaded document is displayed. You can view or delete document. Click Save to upload the document.
Tax Declaration	You can update the tax declaration details in this section.
Form Type	Specify the form type for tax declaration.
Valid From	Specify the date from which the form is valid.
Valid Till	Specify the date on which the document is expired.
Remarks	Specify the remarks.
Service Member Details	You can capture the service member details in this section, if the customer is service member.
Unit Name	Specify the unit name of the customer.
Service Branch	Specify the service branch of the customer. The available options are: • Army • Marine Corps • Navy • Air Force
Remarks	Specify the remarks.
Order Number	Specify the order number of the service in which the customer is enrolled.
Notification Date	Specify the date on which the customer notified bank about the enrollment in service. This date cannot be future dated.
Employee ID	Specify the employee identification code.

Cover Under Armed Forces Benefits	Specify whether the customer is covered under the armed forces benefits.
Active Duty Start Date	Specify the date on which service is active.
Active Duty End Date	Specify the date on which the service is ending.

- Click **Next** to navigate to the next data segment, after successfully capturing the data. The system validates 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 an action. The user cannot proceed to the next data segment, without capturing the mandatory data.

To upload document for fetching customer information:

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

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

Figure 3: Customer Information – Upload Document

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

Table 6: Customer Information - Upload Document – Field Description

Field	Description
Document Name	Select the document name from the drop-down list. The available options are:

Field	Description
	• Driving License • Passport
Country of Issue	This field is defaulted for the document name is selected. NOTE: This fields is editable.
Upload Document	Drag and drop the document or click on Select or drop files here to browse and upload the document from the local system. NOTE: PNG & JPEG file formats are supported.

After the document is uploaded,.

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

Figure 4: Verify Information

The screenshot shows the 'Verify Information' screen. At the top, there is a section for uploading a document, displaying a preview of a document with a photo and text in Hindi. Below this, there is a form with the following fields:

- First Name:** John
- Last Name:** Amith
- Gender:** Male (dropdown menu)
- Unique id No:** (empty field)
- Address Type:** Permanent Address X (dropdown menu)
- Street:** (empty field)
- State:** (empty field)
- Middle Name:** (empty field)
- Date Of Birth:** September 19, 1984 (calendar icon)
- Unique id Type:** Driving License (dropdown menu)
- Unique id Expiry Date:** (empty field with calendar icon)
- Building:** (empty field)
- City:** (empty field)
- Country:** US (dropdown menu with search icon)

At the bottom right, there are two buttons: 'Update & Save' and 'Cancel'.

2. On the **Verify Information** screen, the fields are pre-populated with extracted data. For more information on fields, refer to the field description table below.

Table 7: Verify Information – Field Description

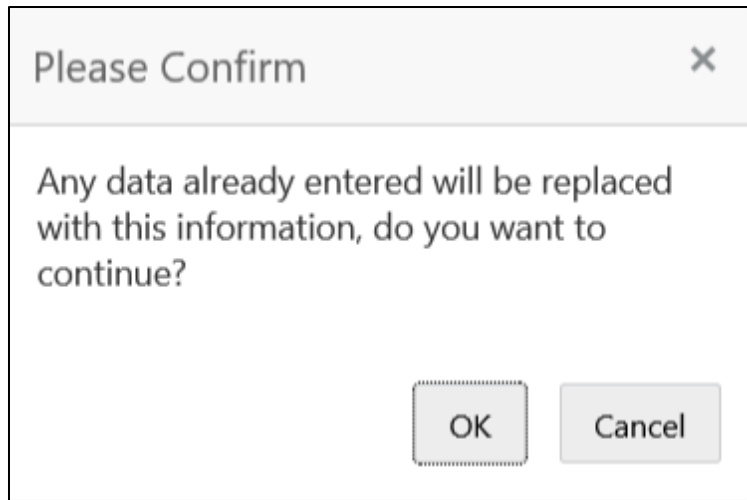
Field	Description
First Name	This field is pre-populated with the extracted data. Modify the first name of the applicant, if required.
Middle Name	This field is pre-populated with the extracted data. Modify the middle name of the applicant, if required.
Last Name	This field is pre-populated with the extracted data. Modify the last name of the applicant, if required.
Date of Birth	This field is pre-populated with the extracted data. Modify the date of birth of the applicant, if required.
Gender	This field is pre-populated with the extracted data. Modify the gender of the applicant, if required.
Unique Id Type	Displays the unique ID type of the applicant based on the document uploaded.
Unique Id No	This field is pre-populated with the extracted data. Modify the unique ID number of the uploaded document, if required.
Unique Id Expiry	This field is pre-populated with the extracted data. Modify the unique ID expiry date of the uploaded document, if required.
Birth Country	This field is pre-populated with the extracted data. Modify the birth country of the applicant, if required.
Nationality	This field is pre-populated with the extracted data. Modify the nationality of the applicant. This field appears only if the Document Name is selected as Passport.

Field	Description
Address Type	This field is pre-populated with the extracted data. Modify the address type of the applicant. The available options: • Permanent address • Residential address • Communication address • Office address By default, the permanent address is selected, this field appears only if the Document Name is selected as Driving License.
Building	This field is pre-populated with the extracted data. Modify the building name of the applicant, if required. This field appears only if the Document Name is selected as Driving license.
Street	This field is pre-populated with the extracted data. Modify the street name of the applicant, if required. This field appears only if the Document Name is selected as Driving License.
City	This field is pre-populated with the extracted data. Modify the city name of the applicant, if required. This field appears only if the Document Name is selected as Driving License.
State	This field is pre-populated with the extracted data. Modify the state of the applicant, if required. This field appears only if the Document Name is selected as Driving License.

Field	Description
Country	This field is pre-populated with the extracted data. Modify the country name of the applicant, if required. This field appears only if the Document Name is selected as Driving License.
Zipcode	This field is pre-populated with the extracted data. Modify the zip code of the applicant, if required. This field appears only if the Document Name is selected as Driving License.
Issue Date	This field is pre-populated with the extracted data. Modify the issue date of the driving license, if required. This field appears only if the Document Name is selected as Driving License.
Update Address	Select the option whether the address has to be updated with the extracted data. The available options are • Yes • No

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

→ The **Confirmation** screen displays.

Figure 5: Confirmation

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

3.2.1.2 For Small and Medium Business (SMB) Customer Type

To capture customer information details:

1. In the Current Application Entry stage, update the customer details in the Customer Information data segment based on the respective customer type.
→ The **Customer Information - Small and Medium Business (SMB)** screen is displayed.

Figure 6: Customer Information – Small and Medium Business (SMB)

Application Entry - 006APP000061572

Application Info | Customer 360 | Remarks | Documents | Advises | More

Customer Information

Customer Type: Small and Medium Business(S)

Add Customer

SMB IndRiDfTudK

Doing Business As: SMB IndRiDfTudK | Registration Number: RTF20230525080573 | Date Of Registration: 1995-09-17

Existing Customer: ☐ | CIF Number: 006007065

Doing Business As: SMB IndRiDfTudK | Registration Number: RTF20230525080573 | Date Of Registration: September 17, 1995 | Country Of Registration: US

SMB Classification: Select | Customer Category: SMB | SMB Registration Number: SMB20230525080573 | Tax Identification Number: TX20230525080573

Goods And Service Tax ID: GST20230525080573 | Business License: BL20230525080573 | Preferred Language: English | Preferred Currency: GBP

Relationship Manager ID: RPMTEST1 | Upload Logo:

Address

Communication Address Preferred

61 New Street
Chennai
TN
GB

E-mail:
Mobile:
Phone Number:
Fax:
SWIFT BIC:

Page 1 of 1 (1 of 1 items) | < 1 >

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

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

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

Field	Description
Customer Type	Displays the customer type based on the product selected.
Doing Business As	Displays the business name of the SMB customer.
Registration Number	Displays the registration number of the business.
Date of Registration	Displays the registration date of the business.
Edit	Click Edit to modify the existing customer details and address details. Click Save to save the modified details and click Cancel to cancel the modifications. Edit will be visible only for existing customers.
Existing Customer	Select to indicate if customer is existing customer.
CIF Number	Search and select the CIF number.

Field	Description
Doing Business As	Specify the name of the business.
Registration Number	Specify the registration number of the business.
Date of Registration	Select the registration date of the business.
Country of Registration	Search and select the country code where the business is registered.
SMB Classification	Select the SMB Classification from the dropdown list. Available options are: • Micro • Small • Medium
Customer Category	Search and select the customer category.
SMB Registration Number	Specify the SMB registration number.
Tax Identification Number	Specify the tax identification number of the SMB customer.
Goods and Service Tax ID	Specify the goods and service tax ID.
Business License	Specify the business license.
Preferred Language	Select the preferred language.
Preferred Currency	Select the preferred currency.
Relationship Manager ID	Specify the relationship manager ID.
Upload Logo	Click Upload Logo button to upload the logo for the business.
Address	This section displays the added address of the applicant. It is mandatory to add communication address of the applicant.

Field	Description
	Click  to add address details. Click  to perform below actions on the added address details, • Click View to view the address details,. • Click Edit to edit the address details, • Click Delete to delete the address details
Address Type	Select the address type for the applicant from the drop-down list. • Permanent Address • Residential Address • Communication Address • Office Address
Location	Select and search the location.
Preferred Address	Select to indicate if you want the selected address type as preferred address type.
Address From	Select the date from when you are connected with the given address.
Address To	Select the date till when you were connected with the given address.
Mark communication address as same	Select to indicate whether the given address is same as communication address. This field appears if you select the Permanent Address option from the Address Type list.
Address	Specify the address to search for the already captured address. Based on the configuration, on entering a few letters, the system fetches the related address that is already captured. Based on the selection, the fields are fetched in the address section.

Field	Description
Address Line 1	Specify the building name.
Address Line 2	Specify the street name.
Address Line 3	Specify the city or town name.
State / Country Sub Division	Specify the state or country sub division.
Address To	Select the date till when you were connected with the given address.
Country	Select and search the country code.
Zip Code / Post Code	Specify the zip or post code of the address.
Addition Info	In this section you can provide addition information.
Sub Department	Specify the sub department.
Department	Specify the department.
Building Number	Specify the building number.
Post Box	Specify the post box code.
District Name	Specify the district name.
Floor	Specify the floor number.
Room	Specify the room number.
Locality	Specify the locality.
Landmark	Specify the landmark.
Contact Name / Narrative	Specify the name of the contact person.
Media	In this section you can provide digital contact details.
Mobile	Click  to add mobile details.

Field	Description
ISD code	Specify the international subscriber dialing code of the mobile number.
Mobile Number	Specify the mobile number.
Preferred	Select to indicate if the given mobile number is the preferred number.
Action	You can edit or delete the added mobile details.
Email	Click  to add email details.
Email Id	Specify the email ID.
Preferred	Select to indicate if the given email ID is the preferred ID.
Action	You can edit or delete the added email details.
Phone	Click  to add phone details.
ISD code	Specify the international subscriber dialing code of the phone number.
Area Code	Specify the area code of the phone number.
Preferred	Select to indicate if the given phone number is the preferred number.
Action	You can edit or delete the added phone details.
Swift	Click  to add swift details.
Business Identifier Code	Specify the business identifier code.
Address Line 1	Specify the address from line 1 to line 4.
Preferred	Select to indicate if the given swift details are the preferred details.
Action	You can edit or delete the added swift details.

Field	Description
FAX	Click  to add fax details.
ISD Code	Specify the international subscriber dialing code of the phone number.
Fax Number	Specify the fax number details.
Preferred	Select to indicate if the given fax number is the preferred number.

- Click **Next** to navigate to the next data segment, after successfully capturing the data. The system will validate all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action. User will not be able to proceed to the next data segment, without capturing the mandatory data. If the **Customer Dedupe** check is enabled, the application will perform the Dedupe check for the new customer details on clicking **Next** button. For more information, refer the **Customer Dedupe Check** section. :

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 customers 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).

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

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

Figure 7: De-Dupe Results

The screenshot shows a window titled "De-Dupe Results" with a close button (X). Below the title bar, it says "Following matching records are found, Please verify". There are two sections, one for "Vikash Kumar" and one for "Sanjeet Singh". Each section contains a table with the following columns: CIF Number, PTY Number, First Name, Last Name, Customer Type, DOB, Contact Number, ID/Registration Number, and Status. Below each table are "OK" and "Ignore" buttons. At the bottom right of the window are "Cancel" and "Submit" buttons.

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

Table 9: De-Dupe Results – Field Description

Field	Description
CIF Number	Displays the CIF Number.
PTY Number	Displays the PTY Number.
First Name	Displays the First Name.
Last Name	Displays the Last Name.
Customer Type	Displays the Customer Type.
DOB	Displays the Date of Birth.

Contact Number	Displays the Contact Number.
ID/Registration Number	Displays the Registration number.
Status	Displays the Status of the De-Dupe check.

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

- **OK** - If the user selects a row in the grid and 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.

3.2.2 Relationships

In this data segment you can add and view relationships of the customer. While onboarding a customer, adding the relationship details is beneficial to both customer and bank. Below are the available relationship types,

- Service Member - If related party is served in military services.
- Related to Insider – If related party is an insider.

This data segment is applicable only for Individual type of customer.

To add relationships of customers:

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

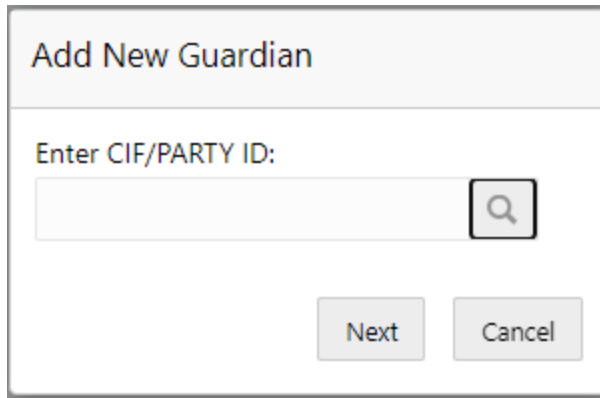
→ The **Relationship** screen appears.

Figure 8: Relationships

The screenshot shows the 'Relationships' screen for application entry 006APP000048283. The left sidebar contains a list of tabs: Customer Information, Relationships (selected), Customer Consent and..., Loan Details, Mandate Details, Financial Details, Collateral Details, Terms and Conditions, and Summary. The main content area is titled 'Relationships' and has two sub-tabs: 'Related to Insider' and 'Service Members'. Under 'Related to Insider', there is a section for 'MR David Callen' which contains a table of related parties. The table has columns for Party Type, CIF / Party ID, Name, ID / Registration Number, Is Customer, and Action. One row is visible for 'JESSICA M JACOB P' with an 'Add +' button. At the bottom of the screen, there are buttons for 'Cancel', 'Request Clarification', 'Back', 'Save & Close', and 'Next'.

2. In the Relationships screen, select the appropriate relationship tab to add the details.
3. If the party is auto populated on the screen then click the party name to expand the section and add related party.
4. Click  to add the party. The **Add New<Relationship Type>** popup appears for entering the CIF or Party ID.

Figure 9: Add New <relationship type>



Add New Guardian

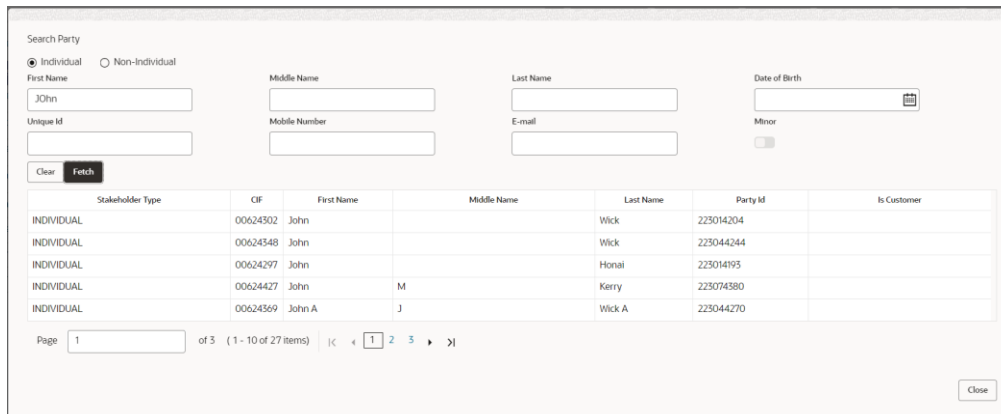
Enter CIF/PARTY ID:

5. In the **CIF/PARTY ID** field, enter the CIF or party Id and click **Next** to add the party.
- OR
- Click  to search party.

NOTE: An existing customer of the bank can be added as related party.

6. If you search for the party then **Search Party** screen appears.

Figure 10: Search Party



Search Party

☒ Individual ☐ Non-Individual

First Name: Middle Name: Last Name: Date of Birth:

Unique Id: Mobile Number: E-mail: Minor: ☐

Stakeholder Type	CIF	First Name	Middle Name	Last Name	Party Id	Is Customer
INDIVIDUAL	00624302	John		Wick	223014204	
INDIVIDUAL	00624348	John		Wick	223044244	
INDIVIDUAL	00624297	John		Honai	223014195	
INDIVIDUAL	00624427	John	M	Kerry	223074380	
INDIVIDUAL	00624369	John A	J	Wick A	223044270	

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

Table 10: Search Party – Individual

Field	Description
Individual	Select if the party is individual.
Non- Individual	Select if the party is non-individual.
First Name	Specify the first name of the party.

Field	Description
Middle Name	Specify the middle name of the party.
Last Name	Specify the last name of the party.
Date of Birth	Specify the date of birth of the party.
Unique ID	Specify the unique identification number of the party.
Mobile Number	Specify mobile number of the party.
E-mail	Specify the email address of the party.
Minor	Specify to indicate if the party is minor.
Fetch	Click the button to fetch the details based on the entered search criteria.
Clear	Click the button to clear the entered details.
Stakeholder Type	Displays the type of the stakeholder.
CIF	Displays the CIF ID of the existing customer.
First Name	Displays the first name of the stakeholder.
Middle Name	Displays the middle name of the stakeholder.
Last Name	Displays the last name of the stakeholder.
Party ID	Displays the party ID of the existing customer who is not onboarded.
Is Customer	Displays whether the customer exist within the bank.

Table 11: Search Party – Non Individual

Field	Description
Non- Individual	Select if the party is non-individual.
Business /Organization Name	Specify the business or organization name of the party.

Field	Description
Registration Number	Specify the registration number.
Registration Date	Displays the registration date.
Fetch	Click the button to fetch the details based on the entered search criteria.
Clear	Click the button to clear the entered details.
Stakeholder Type	Displays the type of the stakeholder.
CIF	Displays the CIF ID of the existing customer.
Registration Number	Displays the registration number.
Business /Organization Name	Displays the name of business or organization.
Registration Date	Displays the registration date.
Party ID	Displays the party ID of the existing customer who is not onboarded.
Is Customer	Displays whether the customer exist within the bank.

8. Double click on the record which you want to select.
9. If you enter the CIF or Party ID in the **CIF/PARTY ID** field and click **Next**, then the **Add New <Relationship type>** screen appears.

Figure 11: Add New <Relationship Type>

Add New Guardian


 Type Date of Birth Gender
 Id Type Unique Id **Male**
 Citizenship
 Birth

Relationship
 Select ▼

Preferred
☐

Add Cancel

Table 12: Add New <Relationship Type>

Field	Description
Party Details section	In this section you can view the details of the selected party. Below fields appears on the screen: • Party Image • Party Name • Type • Date of Birth • Gender • ID Type • Unique ID • Citizenship
Relationship	Specify the relationship of the new added party with party involved in account opening application. The options are: • Spouse • Father

Field	Description
	• Mother • Daughter • Guardian • Son This field is not applicable for the Related to Insider.
Preferred	Specify to indicate the added party is preferred as guardian. It is mandatory to add one Preferred party This field is not applicable for the Related to Insider.

10. Click **Add** to add as a customer. You can view the selected customer in the tabular format.

Table 13: Relationship

Field	Description
Party Type	Displays the party type.
CIF/ Party ID	Displays the unique identification number. For an existing customer, the CIF number is displayed. For an existing non customer, the Party ID is displayed.
Name	Displays the name of the customer.
ID/ Registration Number	Displays the ID or registration number of the added customer.
Is Customer	Displays whether the added party is an existing customer within the bank.
Action	Click delete icon the added ID details.

11. Click **Next** to navigate to the next data segment, after successfully capturing the data. The system will validate all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action. User will not be able to proceed to the next data segment, without capturing the mandatory data:

3.2.3 Customer Consent and Preference

Consent and preference data segments captures, specific customer consent and preferences for communication and data sharing. Customer consent and preferences are used to comply with various regulatory and bank compliance policies and processes.

This data segment is applicable only for Individual type of customer.

Prerequisite

- Questionnaire is created in the Decision Service and later mapped to the relevant regulations and product types are part of seed data configuration.

To add customer consent and preference:

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

→ The **Customer Consent and Preference** screen appears.

Figure 12: Customer Consent and Preference

2. The sections on the screen appears based on the configurations. This section displays a set of questions which vary based on the party type and the regulations of the bank's location.

Click  to expand each section.

3. Specify the details in the relevant data fields. The fields which are marked with Required are mandatory. Below are the list of sample questions, which are configured for the different customer consents. For more information on fields, refer to the field description table below.

Table 14: Customer Consent and Preferences

Field	Description
E-Sign	Specify whether the customer needs electronic communication. If the answer is Yes then it is mandatory to capture the e-mail ID for communication in the application.
Marketing Communications	Specify whether the customer needs marketing, promotional and sales communication. If the answer is Yes then capture channel details.
Channel	Specify the channel through which you need marketing communication. The available options are: • Email • SMS • Postal Mail • Whatsapp • Phone • FAX
Contact Value	Specify the contact value related to the selected channel.
Preferred Time	Specify the preferred time to receive marketing communication.
Action	Click  to save the entered ID details. Click  to edit the added ID details Click  to delete the added ID details.
Privacy Information	Specify the privacy information of the customer. The question appears based on the configured questionnaire.

4. Click **Next** to navigate to the next data segment, after successfully capturing the data. The system validates 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 an action. The User cannot to proceed to the next data segment, without capturing the mandatory data.

3.2.4 Loan Details

In this data segment the user can capture the product details. The system auto populates the data which is captured in the Product Details data segment while initiating application. You can edit the captured details.

To add loan details:

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

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

Figure 13: Loan Details

The screenshot displays the 'Loan Details' screen for application entry 006APP000048283. The interface includes a sidebar with navigation links: Customer Information, Relationships, Customer Consent and..., Loan Details (selected), Mandate Details, Financial Details, Collateral Details, Terms and Conditions, and Summary. The main content area is titled 'Loan Details' and shows the following information:

- Account Type:** Personal Loan
- Business Product Name:** Small Personal Loan
- Account Branch:** 006
- Account Currency:** GBP
- Purpose of Loan:** Other
- Purpose Description:** Loan
- Loan Tenure:** 5 MM DD
- Applied Loan Amount:** GBP 500.00
- Customer Contribution:** GBP 700
- Requested Loan Amount:** GBP 495.00
- Activity Profile:** Includes an 'e-Sign' section with a checkbox for 'Consent to receive communication electronically?'.
- Applicants:** A table with columns for Name, Role, and Income Referred. The first applicant is David J. Callen, with a role of PRIMARY and an income referred status of YES.

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

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

Table 15: Loan Details – Field Description

Field	Description
Account Type	Displays the account type.
Business Product Name	Displays the business product name.
Account Branch	Specify the account branch.

Field	Description
Loan Tenure	Specify the loan tenure.
Account Currency	Select the account currency.
Application Date	Select the application date.
Estimated Cost	Specify the Estimated Cost as provided by the builder.
Customer Contribution	Specify the contribution amount which the borrower or the customer wants to provide.
Requested Loan Amount	Specify the requested loan amount.
Purpose of Loan	Specify the purpose of loan. If the purpose types are configured in the Allowed Purpose Types field of Business Product screen then the configured list appears for selection.
Purpose Description	Specify the description for the purpose of loan.

Field	Description
First Home Buyer	Select to indicate whether the applicant is first home buyer.
External Refinance	Select to indicate whether the applicant opts for external refinance facility.
External Refinance Details	In this section user can capture external refinance details. This section appears only if the External Refinance toggle is selected. The already captured details appears in the following fields: • Account Number • Account Name • Amount to Settle You can View, Edit and Delete the added record. Click add icon to add external refinance details. The Add External Refinance popup window appears.
BIC Code	Enter or select the BIC code from the list.
Bank Code	Displays the bank code along with bank name of the selected BIC code.
Branch Name	Displays the branch code along with branch name of the selected BIC code.
Account Number	Specify the account number which is used for refinance.
Account Name	Specify the account holder name.
Original Limit Amount	Specify the original loan sanctioned amount. The defaulted currency is displayed adjacent to amount field.
Balance As on Date	Specify the date till which the amount is outstanding in the account.

Field	Description
Outstanding Balance Amount	Specify the outstanding balance amount till date.
Current Installment Amount	Specify the current installment amount.
Action in Future	Specify the action user wants to take on the account. The available options are: • Clear and Close • Reduce and New Limit
Repayment Frequency	Specify the repayment frequency. The available options are: • Monthly • Quarterly • Half Yearly • Yearly
Amount to Settle	Display the amount to be settled as per the outstanding amount.
E-Sign	Specify whether the customer needs electronic communication. If the answer is Yes then it is mandatory to capture the e-mail ID for communication in the application. This questionnaire appears based on the seed configuration done for the product type.
Applicants	This section displays the list of applicants that are involved in this account opening application.
Name	Displays the name of the applicant.
Role	Displays the role of the applicant in the application.

Field	Description
Income Reliant	Select to indicate whether the applicant is income reliant. The applicant's financial details are captured only if this indication is selected. It is mandatory to select at least one applicant as Income Reliant .

2. Click **Next** to navigate to the next data segment, after successfully capturing the data. The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take an action. The User cannot proceed to the next data segment, without capturing the mandatory data.

3.2.5 Admission Details

This data segment is applicable for only Education Loan account type. The user can capture the admission details in this data segment.

To add admission details:

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

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

Figure 14: Admission Details

The screenshot displays the 'Admission Details' screen for application entry. The interface includes a sidebar with navigation options like Customer Information, Relationships, Customer Consent and..., Loan Details, Admission Details (selected), Parent/Guardian Finance, Financial Details, Mandate Details, Collateral Details, Terms and Conditions, and Summary. The main area contains several form fields and two tables. The 'Loan Requested For' field is set to 'Domestic'. 'Admission Status' is 'Confirmed' and 'Mode of Study' is 'Full Time'. 'Proposed Course of Study' is 'MBA' and 'Institution' is 'Stanford University'. 'University/School' is also 'Stanford University' and 'Country' is 'US'. 'Institution Ranking' is '4', 'Course Duration' is '2' years, and 'Course Commencement Date' is 'June 30, 2023'. 'Specialization' is 'Media'. 'Projected Earning' is 'GBP 250,000.00' and 'Employment Potential' is '1'. 'Scholarship/Bursaries Eligible' is 'Yes' and 'Scholarship/Bursaries Amount' is 'GBP 10,000.00'. The 'Cost of Course (in GBP)' table lists 'Living Expense (Hotel, Stationary, Food etc.)' for £50,000.00, 'Insurance Premium (Course Period)' for £12,000.00, and 'Traveling Expense' for £10,000.00, totaling £72,000.00. The 'Source of Funds (in GBP)' table lists 'Own Funds' for £500,000.00 and another entry for £500,000.00. At the bottom, there are buttons for 'Cancel', 'Request Clarification', 'Back', 'Save & Close', and 'Next'.

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

Table 16: Admission Details – Field Description

Field	Description
Loan Requested for	Select the options from the drop-down list. Available options are: • Overseas • Domestic

Field	Description
Admission Status	Select the admission status. Available options are: • Confirmed • Awaited
Mode of Study	Select the mode of study. Available options are: • Full Time • Part Time • Correspondence • Distance Education
Proposed Course of Study	Specify the proposed course of study.
Institution	Specify the institution.
University / School	Specify the university or school.
Country	Specify the country.
Institution Ranking	Specify the institution ranking.
Course Duration	Specify the course duration.
Course Commencement Date	Select the course commencement date.
Specialization	Specify the type of course.
Projected Earning	Specify the projected earnings.
Employment Potential	Specify the employment potential.
Scholarship/ Business Eligible	Select the scholarship eligibility. Available options are: • Yes • No
Cost of Course (In GBP)s	Specify the details about the cost of course.
Source (In GBP)	Specify the details about the source of funds.

3.2.6 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)**.

To add stake holder details:

1. Select **Add Stakeholder** to add the Stake Holders for the business

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

Figure 15: Stake Holder Details

Application Entry - 006APP000062814

Customer Information | Loan Details | **Stake Holder Details** | Financial Details | Mandate Details | Collateral Details | Summary

Stake Holder Details

Jack Marvel
 Stakeholder Type: Owners
 Date of Birth: 2000-01-01 | ID Type: DL5 | Unique Id: 123456789 | Citizenship: US
 Ownership Percentage: 100 | Associated Since: March 1, 2018

Jain Marvel
 Stakeholder Type: Authorized Signatories
 Date of Birth: 2000-01-01 | ID Type: DL5 | Unique Id: 123456789 | Citizenship: US
 Associated Since: [Empty field]

Signature: [Empty field]
 No items to display

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

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

Table 17: Stake Holder Details – Field Description

Field	Description
Stake Holder Type	Select the Stakeholder type from the dropdown list. Available options are • Owners • Authorized Signatories • Guarantors • Suppliers
Existing Customer	Select the toggle to indicate if the customer is an existing customer or not.
CIF Number	Click Search icon and select the CIF number. This field appears only if the Existing Customer toggle is enabled. Once the CIF number is selected, the system identify whether the entered CIF number matches the Office of Foreign Assets Control (OFAC) list. If response is positive then error appears stating Invalid Customer Status. The account opening process is not initiated with that customer
Ownership Percentage	Specify the ownership percentage. This field is appears only if the Owner option is selected from the Stake Holder Type field.
Associated Since	Select the date from when the Stake Holder is associated with the business.

Field	Description
Authorized Signatories	For the existing customers, the Signature details will be in read-only mode. For the new customers, the user will be able to add, edit and delete the Signature details.
Signatures	Click  icon to upload the signatures for the new customer. Click Add button to add the signatures. Click Cancel button to discard the added details. On Submit, signature will be handed off to Oracle Banking Party.
Upload Signature	Drag and drop the signature file or click on Select or drop files here to browse and upload the signature from the local system. NOTE: PNG & JPEG file formats are supported. This field appears only for the new Customers.
Uploaded Signature	Displays the uploaded signature. This field appears only for the new Customers.
Remarks	Specify the remarks related to the signature. This field appears only for the new Customers.
Signature ID	Displays the Signature ID for the added signature.
Signature	Displays the added signature.
Remarks	Displays the remarks for the added signature.
Action	Click  to edit the added signatures Click  to delete the added signatures. This field is enabled only for new customers.

Field	Description
Guarantors	Click  to add guarantor details.
Line of Business	Select the line of business for the guarantor/supplier. Available options are: • Facility • Supply Chain Finance • Trade • Lending • Cash Management • Liquidity Management • Virtual Account Management • Accounts
Scope	Specify the scope of the guarantor in the business.
Guarantee Start date - Expiry date	Select the guarantee start and expiry date.
Guarantee amount	Specify the guarantee amount for the business.
Description	Specify the description for the guarantor.
Suppliers	Click  to add supplier's details.
Line of Business	Select the line of business for the guarantor/supplier. Available options are: • Facility • Supply Chain Finance • Trade • Lending • Cash Management • Liquidity Management • Virtual Account Management • Accounts

Field	Description
Item Name	Specify the item name of the supplier.
Quantity	Specify the quantity of the item.
Supply Frequency	Specify the supply frequency.
Start Date – End Date	Select the start and end date for the supplier.

- To onboard the New Customers, disable the **Existing Customer** toggle. By Default, the **Existing Customer** is enabled..

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

Figure 16: Customer Onboarding

- Select the appropriate option from the **Customer Category** list.
 - If you select **Individual** option to onboard individual type of customer, refer field description table and procedure from **3.1.1.1 For Individual Customer Type** of **Customer Information** data segment.
 - If you select **Small and Medium Business** option to onboard small and medium business type of customer, refer field description table and procedure from **3.1.1.2 For Small and Medium Business Customer Type** of **Customer Information** data segment
- Click **Next** to navigate to the next data segment, after successfully capturing the data. The system will validate all mandatory data segments and data fields. If mandatory details are

not provided, the system displays an error message for the user to take action. User will not be able to proceed to the next data segment, without capturing the mandatory data.:

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.

3.2.7 Mandate Details

To add mandate details:

1. Click Next in the previous data segment to proceed with the next data segment, after successfully capturing the data.

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

Figure 17: Mandate Details

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

Table 18: Mandate Details – Field Description

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

3. Click **Next** to navigate to the next data segment, after successfully capturing the data. The system validates 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 an action. The User cannot to proceed to the next data segment, without capturing the mandatory data.

3.2.8 Financial Details

Financial details are captured for applicants or guarantor that are involved in loan account opening application. You can capture basic as well as income and expenses details in respective sections. The financial template are resolved based on the configuration.

This data segment is mandatory if below condition are opt:

- The **Capture Financial Details** toggle is selected in the **Business Product Preference** data segment while configuring a business product.
- The business product is allowed to opt overdraft.

To add financial details:

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

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

Figure 18: Financial Details – Individuals

Application Entry - 006APP00048283

Application Info | Customer 560 | Remarks | Documents | Advices | More

Screen 6/10

Customer Information

Relationships

Customer Consent and ...

Loan Details

Mandate Details

Financial Details

Collateral Details

Terms and Conditions

Summary

Financial Details

MR quarterly (Primary Applicant)

Total Income: GBP 170,000.00 | Total Expense: GBP 25,000.00

Employment Details

Salaried

Add

Employer Code: ORACLE | From Date: July 10, 2010 | Employer Name: ORACLE | To Date: | Employer Description: |

Page 1 of 1 (1 of 1 items) | < | 1 | > |

Self-Employed/Professional

Financial Details

Income & Expense

Monthly Income (in GBP)		Monthly Expense (in GBP)	
Type	Amount	Type	Amount
Other Income	20,000.00	Medical	5,000.00
Cash Gifts	0.00	Education	5,000.00
Business	0.00	Vehicle	0.00
Bonus	0.00	Fuel	5,000.00
Rentals	0.00	Other Expenses	0.00
Pension	0.00	Loan Payments	0.00
Agriculture	0.00	Insurance Payments	0.00
Investment Income	0.00	Credit Card Payments	0.00
Salary	150,000.00	Utility Payments	0.00
Interest Amount	0.00	Rentals	0.00
	GBP 170,000.00	Household	10,000.00
			GBP 25,000.00

Net Income: GBP 145,000.00

Asset & Liabilities

Liabilities (in GBP)		Asset (in GBP)	
Type	Amount	Type	Amount
Property Loan	0.00	Deposit	0.00
Vehicle Loan	10,000.00	Vehicle	0.00
Credit Card Outstanding	0.00	Other	0.00
Overdrafts	0.00	House	0.00
Personal Loan	0.00		GBP 0.00
Education Loan	0.00		
Home Loan	50,000.00		
Other Liability	0.00		
	GBP 60,000.00		

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

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

Table 19: Financial Details: Individual – Field Description

Field	Description
<Applicant Name along with Role of applicant>	Displays the applicant name along with applicant role as captured in the Customer Information data segment.
Total Income	Displays the total income and the currency of the applicant.
Total Expenses	Displays the total expenses and the currency of the applicant.
Last Update On	Displays the date on which the financial details of an existing applicant were last updated. For a new applicant, it will remain blank.
Employment Details	In this section user can capture employment details of the parties that are involved in an account opening application.
Salaried	In this section user can capture salaried employment details. The below fields appears if salaried employment details are already captured. • Employer Code • Employer Name • Employer Description • From Date • To Date User can edit, view or delete already added details. Click Add to capture the new salaried employment details. The Salaried Details pop-up appears.
Employer Code	Specify the employer code. OR Click  to search the employer code. The pop-up appears to fetch the employer code. Specify Employer Code or Employer Name to fetch the details.
Employee Name	Displays the employee name.
Employer Description	Specify the employer description.

Field	Description
Organization Category	Select the organization type from the drop-down list. Available options are: • Government • NGO • Private Limited
Demographics	Select the demographics from the drop-down list. Available options are: • Global • Domestic
<Actions>	Click Edit to modify the existing applicant details. Click Save to save the modified details and click Cancel to cancel the modifications. Edit will be visible only for existing applicant.
Employee Type	Select the employee type from the drop-down list. Available options are: • Full Time • Part Time • Contract • Permanent
Employee ID	Specify the employee ID.
Grade	Specify the grade.
Designation	Specify the designation.
I currently work in this role	Select whether the applicant works currently in this role. Available options are: • Yes • No
Employment Start Date	Select the employment start date.
Employment End Date	Select the employment end date.

Field	Description
Industry Type	Select the Industry Type from the drop-down list. Available options are: • IT • Bank • Services • Manufacturing • Legal • Medical • Engineering • School/College • Others
Self Employed / Professional Details	In this section user can capture self-employment or professional details of customer. Below fields appears if self-employment or professional details are already captured. • Professional Name • Professional Description • From Date • To Date User can edit, view or delete already added details. Click Add to capture the new self-employment or professional details. The Self Employed/ Professional Details pop-up appears.
Professional Name	Specify the professional name.
Professional Description	Displays the professional description.
Company /Firm Name	Specify the company or firm name.
Registration Number	Specify the registration number.
Start Date	Specify or select the start date of company.
End Date	Specify or select the end date of company.
Professional Email ID	Specify the professional email ID.

Field	Description
Financial Details	
Monthly Income	Specify the amount for any of the applicable monthly expenses in the below fields. • Salary • Agriculture • Business • Investment Income • Interest Amount • Pension • Bonus • Rentals • Cash Gifts • Other Income Total gets calculated automatically. The fields appears in this sections are based on the configuration.
Monthly Expenses	Specify the amount for any of the applicable monthly expenses in the below fields. • Household • Medical • Education • Vehicle • Fuel • Rentals • Other Expenses • Loan Payments • Utility Payments • Insurance Payments • Credit Card Payments Total gets calculated automatically.

Field	Description
	The fields appears in this sections are based on the configuration.
Net Income	System automatically displays the total income over expenses.
Liabilities	Specify the amount for any of the applicable liabilities in the below fields. • Property Loan • Vehicle Loans • Personal Loans • Credit Card outstanding • Overdrafts • Other Liability • Home Loan • Education Loan Total gets calculated automatically. The fields appears in this sections are based on the configuration.
Asset	Specify the amount for any of the applicable asset type in the below fields. • House • Deposit • Vehicle • Other Total gets calculated automatically. The fields appears in this sections are based on the configuration.

Figure 19: Financial Details – SMB Customers

Application Entry - 006APP000061546

Financial Details

Software Company (Primary Applicant)

Total Income: USD 10,000.00 | Total Expense: USD 5,000.00

Income & Expense

Monthly Income (in USD)		Monthly Expense (in USD)	
Type	Amount	Type	Amount
Other Income	0.00	Medical	0.00
Cash Gifts	0.00	Education	0.00
Business	0.00	Vehicle	0.00
Bonus	0.00	Fuel	0.00
Rentals	0.00	Other Expenses	0.00
Pension	0.00	Loan Payments	0.00
Agriculture	0.00	Insurance Payments	0.00
Investment Income	0.00	Credit Card Payments	0.00
Salary	10,000.00	Utility Payments	0.00
Interest Amount	0.00	Rentals	5,000.00
	USD 10,000.00	Household	0.00
			USD 5,000.00

Net Income: USD 5,000.00

Profit and Financial Ratios

2022

Balance Sheet Size	Operating Profit	Net Profit
\$15,000	\$10,000	\$1,000.00

Return On Investment: 4% | Return On Equity: 2% | Return On Asset: 5%

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

The user will have the option to capture the relevant data for various financial years.

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

Figure 20: Profit and Financial Ratios

Profit and Financial Ratios

Financial year: 2022

Currency: USD

Year Over Year Growth: 12%

Balance Sheet Size	Operating Profit	Net Profit
\$15,000	\$10,000	\$1,000.00

Return On Investment: 4% | Return On Equity: 2% | Return On Asset: 5%

Save Close

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

Table 20: Financial Details: SMB – Field Description

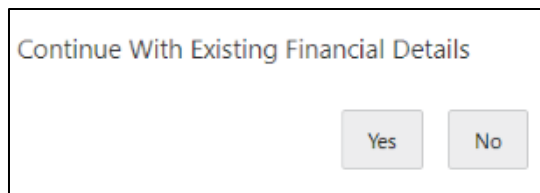
Field	Description
<Applicant Name along with Role of applicant>	Displays the applicant name along with applicant role as captured in the Customer Information data segment.
Total Income	Displays the total income and the currency of the applicant.
Total Expenses	Displays the total expenses and the currency of the applicant.
Financial Details	In this section you can capture the financial details of SMB type of customer.
Monthly Income	Specify the amount for any of the applicable monthly expenses in the below fields. • Salary • Agriculture • Business • Investment Income • Interest Amount • Pension • Bonus • Rentals • Cash Gifts • Other Income Total gets calculated automatically. The fields appears in this sections are based on the configuration.
Monthly Expenses	Specify the amount for any of the applicable monthly expenses in the below fields. • Household • Medical • Education • Vehicle • Fuel

Field	Description
	• Rentals • Other Expenses • Loan Payments • Utility Payments • Insurance Payments • Credit Card Payments Total gets calculated automatically. The fields appears in this sections are based on the configuration.
Net Income	System automatically displays the total income over expenses.
Liabilities	Specify the amount for any of the applicable liabilities in the below fields. • Property Loan • Vehicle Loans • Personal Loans • Credit Card outstanding • Overdrafts • Other Liability • Home Loan • Education Loan Total gets calculated automatically. The fields appears in this sections are based on the configuration.
Asset	Specify the amount for any of the applicable asset type in the below fields. • House • Deposit • Vehicle • Other Total gets calculated automatically.

Field	Description
	The fields appears in this sections are based on the configuration.
Profit and Financial Ratios	This field appears only if the Customer Type is selected as Small and Medium Business (SMB) .
Financial Year	Select the Financial Year from the dropdown list.
Currency	Click Search icon and select the currency from the available list.
Balance Sheet Size	Specify the balance sheet size.
Operating Profit	Specify the operating profit of the business.
Net Profit	Specify the net profit of the business.
Year Over Year Growth	Specify the growth of the business year on year.
Return On Investment	Specify the return on investments.
Return On Equity	Specify the return on equity.
Return On Asset	Specify the return on asset.

- 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 21: Error Message



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

3.2.8.1 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.

To add parent or guardian financial details:

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

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

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

Figure 22: Parent/Guardian Financial Details

Application Entry - 006APP000060273

Parent/Guardian Financial Details

Existing Customer: ☐ Relationship with Student: Father

Title: First Name: John Middle Name: Last Name: Smith

Date of Birth: June 9, 1980 Gender: Male Marital Status: Married Unique ID Number: 229479714

Basic Details

Monthly Income (in GBP)

Type	Amount	Currency
Salary	£0.00	
Business	£200,000.00	
Interest Income	£0.00	
Pension	£20,000.00	
Bonus	£0.00	
Rentals	£0.00	
Cash Gifts	£0.00	
Others	£0.00	
Total	£220,000.00	

Monthly Expense (in GBP)

Type	Amount	Currency
Household	£10,000.00	
Medical	£5,000.00	
Education	£50,000.00	
Travel	£0.00	
Vehicle Maintenance	£0.00	
Rentals	£0.00	
Others	£0.00	
Total	£65,000.00	

Assets (in GBP)

Type	Amount	Currency
Savings Deposits	£500,000.00	
Stocks/Funds	£70,000.00	
Properties	£0.00	
Automobiles	£0.00	
Fixed Deposits	£100,000.00	
Land	£0.00	
Others	£0.00	
Total	£670,000.00	

Net Income

GBP: 165,000.00

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

Table 21: Parent/Guardian Details – Field Description

Field	Description
Existing Customer	Select to indicate if the user is existing customer or not.
Relationship With Student	Select the relationship of parent or guardian with the student.
CIF Number	Search and select the CIF number. This field appears for only existing customers. Once the CIF number is selected, the system identify whether the entered CIF number matches the Office of Foreign Assets Control (OFAC) list. If response is positive then error appears stating Invalid Customer Status. The account opening process is not initiated with that customer.
Title	Select the title.
First Name	Specify the first name.
Middle Name	Specify the middle name.
Last Name	Specify the last name.
Date Of Birth	Select the date of birth.
Gender	Select the gender.
Marital Status	Select the martial status.
Unique ID Number	Specify the unique ID number.
Basic Details	In this section user can capture basic income details of an applicant. This section appears on clicking the Add Basic Details section. .
Income Type	Specify the income type of an applicant. The option available in this list are configured in the Business Product.
Employment Type	Select the employee type from the drop-down list.

Field	Description
	The option available in this list are configured in the Business Product.
Employee Number	Specify the employee number.
Industry	Select the industry type from the drop-down list.
Office Name	Specify the office name.
Educational Qualification	Specify the education qualification.
Designation	Specify the designation.
Employment Date Range	Select the employment start date and end date.
Add /View Address	In this section you can add or view already captured address. Refer 3.2.1 Customer Information section for field level description of address task flow.
Monthly Income	Specify the monthly income of parent or guardian in the below fields. • Salary • Business • Interest Income • Pension • Bonus • Rentals • Cash Gifts • Others
Monthly Expenses	Specify the monthly expenses of parent or guardian in the below fields. • Household • Medical • Education • Vehicle Maintenance • Rentals

Field	Description
	• Others
Liabilities	Specify the liabilities of parent or guardian in the below fields. • Property Loans • Vehicle Loans • Personal Loans • Card outstandings • Overdrafts • Others
Asset	Specify the asset of parent or guardian in the below fields. • Savings Deposits • Stocks/Funds • Properties • Automobiles • Fixed Deposits • Land • Others
Net Income	The system automatically displays the net income over expenses.

- Click **Next** to navigate to the next data segment, after successfully capturing the data. The system validates 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 an action. The user cannot to proceed to the next data segment, without capturing the mandatory data,

3.2.9 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.

To add collateral details:

1. Click **Next** in previous data segments to proceed with the next data segment, after successfully capturing the data.

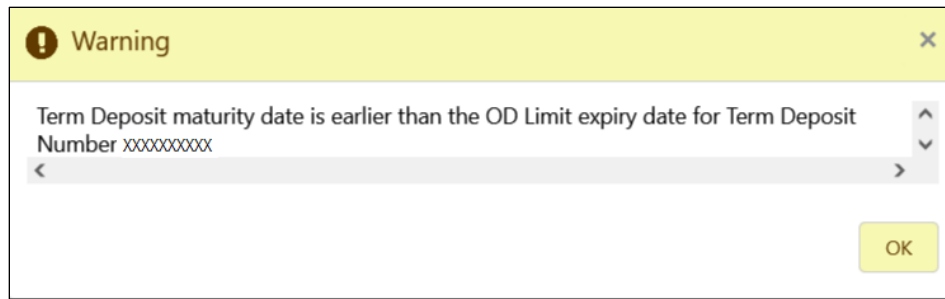
→ The **Collateral Details** screen is displayed.

Figure 23: 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 24: Warning



2. Click **Add Collateral** to add collateral details.
3. Specify the details in the relevant data fields. For more information on fields, refer to the field description table below.

Table 22: Collateral Details – Field Description

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

Field	Description
	• Guarantee and Indemnity • Government Guarantee • Family Guarantee If Collateral type is selected as Vehicle • Passenger Vehicle • Commercial Vehicle If Collateral type is selected as Precious Metal • Precious Metal If Collateral type is selected as Deposits • Term Deposit If Collateral type is selected as Bonds • Secured Bonds • Unsecured Bonds • Investment Bonds If Collateral type is selected as Stocks • Domestic Stock If Collateral type is selected as Insurance • Life Insurance If Collateral type is selected as Accounts Receivable • Bill Receivable • Trade Receivable If Collateral type is selected as Inventory (Stock of Material) • Stock of Raw Materials • Finished Goods • Packaging Materials
Collateral Branch	Displays the branch of the collateral.

Field	Description
Term Deposit Number	Select the Term Deposit Number from the list. NOTE: The Term Deposit which has crossed the maturity date and the “Allow Collateral Linkage” disabled, will not appear in the list.
Maturity Date	Select the Maturity Date of the term deposit.
Available Linkage Amount	Specify the available linkage amount.
Linked Amount	Specify the linked amount.
Linkage Currency	Displays the linkage currency.
Guarantee Type	Specify the type of guarantee. This field appears only if the collateral type is Guarantee .
Currency	Specify the currency of the collateral value.
Collateral Value	Specify the collateral value.
Collateral Description	Specify the collateral description.
Mark Collateral For Refinance	Specify if an added collateral should be consider for refinance.
Applicants	This section displays the applicants name and remarks that are involved in the loan application. These applicants are also related to the added collateral.
Guarantor	This section displays the guarantor name.
Purchase Property	Specify whether the collateral property being added is being purchased. This field appears if the Property option is selected from the Collateral Type list.
Liability ID	Displays the Liability ID
Liability Description	Displays the Liability description.

Field	Description
Collateral Available Date Range	Select the date range of the collateral. The range indicates the date from and date up to, which the collateral is available.
Collateral Value	Specify the value of the collateral.
Hair Cut %	Specify the percentage of Hair Cut.
Collateral Amount To Be Considered	Displays the collateral amount to be considered. Collateral Amount = (Hair Cut % Collateral Value)

Field	Description
Collateral Description	Specify the collateral description.
Property Location	In this section you can enter property address which is added as collateral. This section appears only if you select Property from the Collateral Type list. The fields appears if you select the Property option from the Collateral Type list.
Address	Specify the address to search already captured address. Based on configuration, on entering few letters, the system fetches the related address that are already captured. Based on the selection, the fields are auto populated in the address section.
Address Line 1	Specify the building name.
Address Line 2	Specify the street name.
Address Line 3	Specify the city or town name.
State / Country Sub Division	Specify the state or country sub division.
Country	Select and search the country code.
Zip Code / Post Code	Specify the zip or post code of the address.
Collateral Ownership Details	In this section you specify the ownership details of the collateral property. This section displays all the customers that are involved in the loan application. The fields appears if you select the Property option from the Collateral Type list.

Field	Description
Ownership Type	Select the ownership type of the property. The available options are • Single • Joint The fields appears if you select the Property option from the Collateral Type list.
Select	Select the appropriate customer as owner from the list. The fields appears if you select the Property option from the Collateral Type list.
Customer Name	Displays the customer name along with title. The fields appears if you select the Property option from the Collateral Type list.
Ownership Percentage	Displays the percentage of the ownership of the customer. The fields appears if you select the Property option from the Collateral Type list.
Remark	Displays the remark of the customer. The fields appears if you select the Property option from the Collateral Type list.
Market LTV	Displays the market LTV.
Bank LTV	Displays the bank LTV.
Collateral Description	Displays the description of the collateral.
Collateral Type	Displays the collateral type.
Category	Displays the category of the collateral.
Collateral Value	Displays the collateral value.
Owners	Displays the owner names of the collateral.

Field	Description
<Actions>	Displays the actions that you can perform on the added collateral.  - Click delete to delete the added collateral.  - Click down arrow to view the collateral details.
Total Collateral Value	Displays the total value of collateral. NOTE: This field will be auto updated based on the number of collaterals.
Cover Available	Displays the cover available. NOTE: This field will be auto updated based on the number of collaterals.

- Click **Next** to navigate to the next data segment, after successfully capturing the data. The system validates 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 an action. The User cannot to proceed to the next data segment, without capturing the mandatory data.

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

3.2.10 Terms and Conditions

In this data segment user can capture term and conditions consents from the applicants. The customer consents are same across products but few term and conditions defer based on the applied products. They appears in questionnaire format based on the configurations. This questionnaire is mapped at product configuration level. It is mandatory to accept all term and condition to proceed with application.

To capture terms and conditions:

1. Click **Next** from pervious data segment to proceed with the next data segment, after successfully capturing the data.

→ The **Term and Conditions** screen appears.

Figure 25: Term and Conditions

The screenshot shows the 'Terms and Conditions' screen for application entry. The title bar indicates the application ID '006APP000048392'. The left sidebar lists various data segments, with 'Terms and Conditions' currently selected. The main area displays two sections for capturing consent:

- Customer Consent across Products:** Includes the statement 'I have read and agree to the Electronic Signature Card' and 'I have read and agree to the Privacy Notice', each with an unchecked toggle switch.
- Terms and Conditions for Lending Application:** Includes the statement 'I have read and agree to the Loan Account Agreement' with an unchecked toggle switch.

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

2. Click  to view the term and conditions.
3. In the **Customer Consent across Products** section, select to capture the customer consents.
4. In the **Term and Conditions for Saving Application** section, select to accept the product level term and conditions.
5. Click **Next** to navigate to the next data segment, after successfully capturing the data. The system will validate all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action. User will not be able to proceed to the next data segment, without capturing the mandatory data:

3.2.11 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 **Collateral Details** screen to proceed with the next data segment, after successfully capturing the data.

→ The **Summary** screen is displayed.

Figure 26: Summary

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

Table 23: Summary Application Entry – Field Description

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

Data Segment	Description
Relationship	Displays the relationship details.
Stake Holder Details	Displays the stake holder details. This data segment appears only if the Customer Type selected as Small and Medium Business (SMB) .
Mandate Details	Displays the mandate details.
Financial Details	Displays the financial details.
Collateral Details	Displays the collateral summary details.
Term and Conditions	Displays the term and conditions.

2. Click **Submit** to reach the **OUTCOME**, where the overrides, checklist and documents for this stage are verified. The **Overrides** screen is displayed.
3. In the **Override** screen, the message appears in case there is any override. Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise. In case of override, click **Accept Overrides & Proceed** to proceed.
OR
Click **Proceed**. The Checklist screen appears.
4. In the **Checklist** screen the system displays the error message if document checklist is not verified. Click **Proceed Next** to proceed. The **Outcome** screen appears.
5. In the **Outcome** screen, select appropriate option from the **Select to Proceed** field.
 - Select the **Proceed** to proceed with the application. By default this option is selected. 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**. The stage movement is driven by the business configuration for a given combination of **Process Code**, **Life Cycle** and **Business Product Code**.
 - Select the **Reject by Bank** to reject the submission of this application. The application is terminated, and an email is sent to the borrower or customer with a rejection advice.

6. Click **Submit** to submit the Application Entry stage. The confirmation screen appears with the submission status, the Application Reference Number and the Process Application Reference Number.
7. Click **Close** to close the window.

OR

Click **Go to Free Task**. The system successfully moves the Application Reference Number along with the process reference numbers [Credit Card Account] to the Credit Card Application Underwriting 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.

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.

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.

3.3 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.

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

To enrich an application:

1. Scan the records that appears in the **Free Task** list.
2. Click **Acquire and Edit** or **Acquire** from the **Action** column of the appropriate record. The **Application Enrichment** stage is displayed.

The data segments appears as configured in business process. Refer below chapters for detailed information of each data segment.

3.3.1 Loan Interest Details

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

To add interest details:

1. On acquiring the **Application Enrichment** task, the **Interest Details** data segment appears.

Figure 27: Loan Interest Details

The screenshot displays the 'Loan Interest Details' form within the Oracle Retail Loans Origination application. The form is part of an 'Application Enrichment' session for application ID '006APP000060057'. The main section, titled 'Loan Interest Details', contains several input fields: 'Interest Rate (In %)' with a value of 4.50, 'Rate Type' set to 'Fixed', 'Variance (In %)' with a value of 0.00, 'Effective Rate (In %)' with a value of 4.50, and 'APR (In %)' with a value of 4.50. A 'Calculate APR' button is located to the right of the APR field. The left sidebar provides navigation links for 'Loan Interest Details', 'Charge Details', 'Loan Disbursement Det.', 'Loan Repayment Details', 'Account Services', and 'Summary'. At the bottom of the form, there are buttons for 'Cancel', 'Request Clarification', 'Save & Close', and 'Print'.

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

Table 24: Loan Interest Details – Field Description

Field	Description
Interest Rate (In %)	Specify the Interest Rate. Interest Rate is fetched from host back end product to which this loan account is mapped via the Business Product configuration.
Rate Type	Rate Type is fetched from host back end product to which this loan account is mapped via the Business Product configuration.
Margin (In %)	Specify the customer margin in percentage. This field displays if the Rate Type is selected as Floating . NOTE: This field is editable if the Margin Allowed toggle is ON at the product level.
Variance (In %)	Specify the variance in percentage. This field displays if the Rate Type is selected as Fixed . NOTE: This field is editable if the Margin Allowed toggle is ON at the product level.

Field	Description
Effective Rate (In %)	Displays the effective rate for the loan calculated as Interest Rate + or – Margin/Variance .
APR	Displays the annual percentage rate value for each applicable interest

3. Click **Next** to navigate to the next data segment, after successfully capturing the data. The system will validate all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action. User will not be able to proceed to the next data segment, without capturing the mandatory data.

3.3.2 Mortgage Insurance

In this data segment, you can capture mortgage insurance details. This data segment appears based on the following conditions:

- If the LMI rule is selected while configuring the product
- If the rule outcome determines the mortgage insurance need

To add mortgage insurance details:

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

Figure 28: Mortgage Insurance

The screenshot shows the 'Mortgage Insurance' form within the 'Application Enrichment - 006APP000060315' window. The form is divided into several sections with input fields and dropdown menus. The 'Insured Amount' is set to GBP 34,500.00. The 'Insurance Provider' is QBE. The 'Insurance Premium' is GBP 4,982.00. The 'Insurance ID' is 12677. The 'Lender Stamp Duty' is GBP 18.00. The 'Borrower Stamp Duty' is GBP 15.00. The 'Total Lender Premium' is GBP 5,000.00. The 'Total Borrower Premium' is GBP 4,979.00. The 'Borrower GST' is GBP 4.50. The 'Lender GST' is GBP 3. The form also includes a 'Cancel' button, a 'Request Clarification' button, a 'Back' button, a 'Save & Close' button, and a 'Next' button.

Table 25: Mortgage Insurance

Field	Description
Insured Amount	Displays the mortgage amount that is insured
Insurance Provider	Displays the name of insurance provider.
Insurance Premium	Displays the premium amount of the insurance.
Insurance Provider	Specify the name of the insurance provider.
Insurance ID	Specify the identification number of the insurance policy which is taken against your mortgage.
Insurance Amount	Specify the amount that is insured.

Field	Description
Insurance Quote/ Premium	Specify the insurance premium.
Lender Stamp Duty	Specify the stamp duty amount which lender pays.
Lender GST	Specify the good and services tax amount which lender pays.
Total Lender Premium	Displays the total amount of premium. The system populates the value based on following formula, Total Lender Premium = Lender Stamp Duty + Lender GST.
Borrower Stamp Duty	Specify the stamp duty amount which borrower pays.
Borrower GST	Specify the good and services tax amount which borrower pays.
Borrower Premium	Displays the premium amount that borrower pays. The system populates the value based on following formula, Borrower Premium = Insurance Quote/Premium – Total Lender Premium – Borrower Stamp Duty – Borrower GST
Total Borrower Premium	Displays the total premium amount of the borrower. The system populates the value based on the following formula: Total Borrower Premium = Borrower Premium + Borrower Stamp Duty + Borrower GST

2. Enter the relevant details.
3. Click **Next** to navigate to the next data segment, after successfully capturing the data. The system will validate all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action. User will not be able to proceed to the next data segment, without capturing the mandatory data.

3.3.3 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).

All the mortgage loan related charges will appear as defined in the product configuration.

To add charge details:

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

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

Figure 29: Charge Details

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

Table 26: Charge Details – Field Description

Field	Description
Charge Details	Displays the type of charges. The system also displays the total values of uncapitalized and capitalized charges and insurance.
Amount	Displays the amount.
Rate	Displays the rate for the charge component.

Field	Description
Waive	The user will have the option to waive all charges or selectively waive a particular type of charge.
Capitalize	Select if you want to capitalize the fees. The charges cannot be capitalized if the same are waived in this case this field appears disabled. This option is enabled only for the fees that are set to capitalize while configuring product.

3. Click **Next** to navigate to the next data segment, after successfully capturing the data. The system will validate all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action. User will not be able to proceed to the next data segment, without capturing the mandatory data.

3.3.4 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.

To add loan disbursement details:

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

Prerequisite

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

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

Figure 30: Loan Disbursement Details – Own Internal Account

The screenshot displays the 'Loan Disbursement Details' form within the 'Application Enrichment - 006APP000060057' window. The form is divided into several sections:

- Requested Loan Amount:** GBP, \$0,000.00
- Loan Amount:** GBP, \$0,000.00
- Number Of Disbursement:** 1
- First Disbursement Date:** March 30, 2018
- Total Disbursement:** GBP, \$0,000.00
- Disbursement Mode:** Own Internal Account
- Customer Account:** 1006000000001441
- Branch Code:** 006

The form includes a 'Multiple' toggle switch and a 'Request Classification' button. The bottom of the screen shows navigation buttons: Cancel, Request Classification, Back, Save & Close, and Next.

Prerequisite

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

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

Figure 31: Loan Disbursement Details – Other Internal Account

The screenshot displays the 'Loan Disbursement Details' form for 'Other Internal Account'. The form is titled 'Application Enrichment - 006APP000060057'. It includes a sidebar with navigation options: Loan Interest Details, Charge Details, Loan Disbursement Details (selected), Loan Repayment Details, Account Services, and Summary. The main form area contains the following fields:

- Disbursement Required:** A checkbox that is checked.
- Requested Loan Amount:** A text field with a currency dropdown set to 'GBP' and a value of '\$0,000.00'.
- Loan Amount:** A text field with a currency dropdown set to 'GBP' and a value of '\$0,000.00'.
- Multiple:** A dropdown menu set to 'Multiple'.
- Number of Disbursement:** A dropdown menu set to '1'.
- First Disbursement Date:** A date field set to 'March 30, 2018'.
- Total Disbursement:** A text field with a currency dropdown set to 'GBP' and a value of '\$0,000.00'.
- Disbursement Mode:** A dropdown menu set to 'Other Internal Account'.
- Other Internal Account:** A section containing:
 - Customer Account:** A text field with the value '10060000000000725'.
 - Account Name:** A text field with the value 'Philip J Coulson'.
 - Branch Code:** A text field with the value '006'.

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

Prerequisite

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

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

Figure 32: Loan Disbursement Details – External Account

The screenshot displays the 'Loan Disbursement Details' form for 'External Account'. The form is titled 'Application Enrichment - 006APP000060057'. It includes a sidebar with navigation options: Loan Interest Details, Charge Details, Loan Disbursement Details (selected), Loan Repayment Details, Account Services, and Summary. The main form area contains the following fields:

- Disbursement Required:** A checkbox that is checked.
- Requested Loan Amount:** A text field with a currency dropdown set to 'GBP' and a value of '\$0,000.00'.
- Loan Amount:** A text field with a currency dropdown set to 'GBP' and a value of '\$0,000.00'.
- Multiple:** A dropdown menu set to 'Multiple'.
- Number of Disbursement:** A dropdown menu set to '1'.
- First Disbursement Date:** A date field set to 'March 30, 2018'.
- Total Disbursement:** A text field with a currency dropdown set to 'GBP' and a value of '\$0,000.00'.
- Disbursement Mode:** A dropdown menu set to 'GL Account'.
- GL Account Details:** A section containing:
 - GL Account Number:** A text field.
 - GL Account Description:** A text field.

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

Prerequisite

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

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

Figure 33: 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 27: Loan Disbursement Details – Field Description

Field	Description
Settlement Required	Select the toggle to indicate whether the settlement required. By default, this toggle is ON . The user can turn OFF the toggle to move forward without entering the disbursement related details.
Requested Loan Amount	Displays the requested loan amount from the Product Details Data Segment. Click  icon to view the breakup of the requested loan amount. The icon displays Loan Amount, Capitalized Charges and Total Loan Amount. This icon appears if the charges are capitalized.
Loan Amount	Displays the requested/approved loan amount.

Field	Description
	- This field displays the requested loan amount from the Product Details Data Segment in Application Enrichment stage. - This field displays the approved loan amount from the Decision service in Account Parameter Setup stage. Click  icon to view the breakup of the requested loan amount. The icon displays Loan Amount, Capitalized Charges and Total Loan Amount. This icon appears if the charges are capitalized.
First Disbursement Date	Select the first disbursement date.
The below fields displays only if the Settlement Required toggle is ON .	
Multiple	Select the toggle to indicate if the multiple disbursement is required.
Frequency Based	Select the toggle to enable the frequency-based loan disbursement. This field displays if the Multiple disbursement toggle is ON.
Disbursement Frequency	Select the frequency based on which the disbursement dates are updated. Available options are: Monthly Weekly Fortnightly Quarterly Half Yearly Yearly This field is read-only and defaulted to User Defined if the Frequency Based toggle in OFF.
Number of Disbursement	Select the number of disbursements.
Disbursement Schedule	The below fields in Table grid displays only if the Multiple disbursement toggle is ON .

Field	Description
	• Stage • Date • Amount Of Disbursement • Total Disbursement
Stage	Specify the stage name when the specified amount must be disbursed.
Date	Select the date when the specified amount must be disbursed. This field is in read-only if the Frequency Based toggle is ON.
Amount Of Disbursement	Specify the amount disbursed on the schedule.
Total Disbursement	Displays the total disbursement.
External Refinance Details	This section appears if the external refinance facility is opt while application is submitted in Product Details or Loan Details data segment. The already captured details appears in the following fields: • Account Number • Account Name • Amount to Settle You can View, Edit and Delete the added record.
BIC Code	Display the BIC code from the list.
Bank Code	Displays the bank code along with bank name of the selected BIC code.
Branch Name	Displays the branch code along with branch name of the selected BIC code.
Account Number	Displays the account number which is used for refinance.

Field	Description
Account Name	Displays the account holder name.
Original Limit Amount	Displays the original loan sanctioned amount. The defaulted currency is displayed adjacent to amount field.
Balance As on Date	Displays the date till which the amount is outstanding in the account.
Outstanding Balance Amount	Displays the outstanding balance amount till date.
Current Installment Amount	Displays the current installment amount.
Action in Future	Displays the action user wants to take on the account.
Repayment Frequency	Displays the repayment frequency.
Amount to Settle	Display the amount to be settled as per the outstanding amount.
Disbursement Mode	Select the disbursement mode from the drop-down list. Available options are: • Own Internal Account • Other Internal Account • External Account • GL Account If Disbursement Mode is selected as Own Internal Account, then the system displays the following additional fields: • Customer Account • Branch Code If Disbursement Mode is selected as Other Internal Account, then the system displays the following additional fields: • Customer Account • Account Name • Branch Code

Field	Description
	If Disbursement Mode is selected as External Account, then the system displays the following additional fields: • BIC Code • Bank • Branch • External Account Number • Beneficiary Name If Disbursement Mode is selected as GL Account, then the system displays the following additional fields: • GL Account Number • GL Account Description
Customer Account	Search and select the customer account number. NOTE: This field appears if the Disbursement Mode is selected as Own Internal Account and Other Internal Account. The disbursement account currency can be different than that of the loan account currency.

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

Field	Description
GL Account Description	Displays the GL account description. NOTE: This field appears if the Disbursement Mode is selected as GL Account .
External Refinance Details	This section appears if the external refinance facility is opt while application is submitted in Product Details or Loan Details data segment. The already captured details appears in the following fields: • Account Number • Account Name • Amount to Settle You can View, Edit and Delete the added record.
BIC Code	Display the BIC code from the list.
Bank Code	Displays the bank code along with bank name of the selected BIC code.
Branch Name	Displays the branch code along with branch name of the selected BIC code.
Account Number	Displays the account number which is used for refinance.
Account Name	Displays the account holder name.
Original Limit Amount	Displays the original loan sanctioned amount. The defaulted currency is displayed adjacent to amount field.
Balance As on Date	Displays the date till which the amount is outstanding in the account.
Outstanding Balance Amount	Displays the outstanding balance amount till date.
Current Installment Amount	Displays the current installment amount.

Field	Description
Action in Future	Displays the action user wants to take on the account.
Repayment Frequency	Displays the repayment frequency.
Amount to Settle	Display the amount to be settled as per the outstanding amount.
Add Settlement	In this section you can add the settlement details in case user has opt for refinance. Click add icon to add settlement instructions. The Add Settlement popup window appears. Select the disbursement mode from the Disbursement Mode field. Refer above fields that appears based on the selected disbursement mode.
Settlement Mode	Displays the selected settlement mode.
Amount	Displays the settlement amount.

- Click **Next** to navigate to the next data segment, after successfully capturing the data. The system validates 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 an action. The User cannot to proceed to the next data segment, without capturing the mandatory data.

- 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 34: Customer Account

Customer Account

Customer ID

Customer Account

Fetch

Customer ID	Name	Branch Code	Customer Account	Currency
00624884	Ian D Quinn	006	1006000000004413	GBP
000020972	Phillip J Coulson	006	1006000000001725	GBP
006020606	SMB_AutomationTestUser	006	1006000000002217	GBP
006021066	akshay	006	1006000000002324	GBP
006007061	Automation Test C individual	006	1006000000001441	GBP
006215901	Term Deposit	006	1006000000009148	GBP
000008556	Sherlock S Holmes	006	1006000000001616	GBP

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1 2 3 4 5 ... 9

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

Table 28: Customer Account – Field Description

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

3.3.5 Loan Repayment Details

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

To add loan 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 **Repayment Mode** is selected as **Own Internal Account** in Loan Details data segment.

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

Figure 35: Loan Repayment Details – Own Internal Account

Loan Application Enrichment - 006APP000048161

Loan Repayment Details

Type Of Repayment: EMI
 Repayment Frequency: Monthly
 First Repayment Date: April 30, 2018
 Loan Tenure: 2 Years 0 Months 0 Days

Maturity Date: March 30, 2020
 Repayment Mode: Own Internal Account

[Show Repayment Schedule](#)

Internal Account Transfer

Customer Account:
 Branch Code:

[Audit](#) [Cancel](#) [Request Clarification](#) [Back](#) [Save & Close](#) [Next](#)

Prerequisite

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

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

Figure 36: Loan Repayment Details – External Account

Prerequisite

Only if **Repayment Mode** is selected as **Capture Later** in Loan Details data segment.

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

Figure 37: 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 29: Loan Repayment Details – Field Description

Field	Description
Type of Repayment	Select the type of repayment. All type of repayment methods supported in the Host will be available in the drop-down list.

Field	Description
Repayment Frequency	Select the repayment frequency from the drop-down list. Available options are: • Daily • Weekly • Bi-Monthly • Monthly • Quarterly • Half Yearly • Yearly
First Repayment Date	Displays the first repayment date defaulted from the Loan Details screen of Application Entry stage.
Loan Tenure	Displays the loan tenure
Maturity Date	Display the maturity date. The system calculated based on First Repayment Date and Loan Tenure.
Repayment Mode	User can select repayment mode from the drop-down list. Available options are: • Own Internal Account - If the mode selected as Internal Account, then the system will enable fields for Customer Account and Branch. By default, the system will populate the internal account selected in Disbursement data segment, however if user wishes to have a different account, he/she can select another customer account of the CIF and account branch will be displayed in the branch field. • External Account - If the mode selected is external account, the system will create a 'Periodic Instruction Maintenance', at host as a part of Loan Account opening process. • Capture Later – If the mode selected is Capture Later, the system will allow to proceed with the loan origination flow without capturing the repayment details.

Field	Description
	NOTE: The system defaults to the GL account in the absence of the repayment account.
Moratorium Period (in months)	Specify the moratorium period. It will be enabled when Moratorium is selected in Business Product.
Customer Account	Search and select the customer account number. This field is displayed if Repayment Mode is selected as Own Internal Account .
Branch Code	Specify the branch code associated with customer account number. This field is displayed if Repayment Mode is selected as Own Internal Account .
BIC Code	Specify the BIC Code. This field is displayed if Repayment Mode is selected as External Account .
Bank	Specify the bank code along with bank name. This field is displayed if Repayment Mode is selected as External Account .
Branch	Specify the branch code along with branch name. This field is displayed if Repayment Mode is selected as External Account .
External Account Number	Specify the external account number. This field is displayed if Repayment Mode is selected as External Account .
Beneficiary Name	Specify the beneficiary name. This field is displayed if Repayment Mode is selected as External Account .

Field	Description
Show Repayment Schedule	This link will enable to user to generate the repayment schedule which will display the details of installment amount with the principal and interest break up for the given tenure. If moratorium period is provided, then the system will generate repayment schedule based on the moratorium period.

3. Click **Next** to navigate to the next data segment, after successfully capturing the data. The system validates 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 an action. The User cannot to proceed to the next data segment, without capturing the mandatory data.

3.3.5.1 Repayment Schedule

The repayment details are pushed into the Host – APIs are provided – to ensure the seamless workflow in the lifecycle of the loan account at the Host.

To view the repayment schedule:

1. Click **Show Repayment Schedule**.

Prerequisite

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

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

Figure 38: Repayment Schedule

Repayment Schedule

×

Loan Amount

\$10,000.00

Amount Financed

\$10,000.00

Term

1 Years 0 Months 0 Days

Interest Rate (In %)

4.1

Finance Charges

\$0.00

APR (In %)

S.No.	Date	Installment	Principal	Interest	O/S Balance
1	Apr 30, 2018	\$861.25	\$809.45	\$51.80	\$9,190.55
2	May 30, 2018	\$861.25	\$815.18	\$46.07	\$8,375.37
3	Jun 30, 2018	\$861.25	\$817.87	\$43.38	\$7,557.50
4	Jul 30, 2018	\$861.25	\$823.36	\$37.89	\$6,734.14
5	Aug 30, 2018	\$861.25	\$826.36	\$34.89	\$5,907.78
6	Sep 30, 2018	\$861.25	\$830.64	\$30.61	\$5,077.14
7	Oct 30, 2018	\$861.25	\$835.80	\$25.45	\$4,241.34
8	Nov 30, 2018	\$861.25	\$839.28	\$21.97	\$3,402.06
9	Dec 30, 2018	\$861.25	\$844.19	\$17.06	\$2,557.87
10	Jan 30, 2019	\$861.25	\$848.00	\$13.25	\$1,709.87
11	Feb 28, 2019	\$861.25	\$852.96	\$8.29	\$856.91
12	Mar 30, 2019	\$861.20	\$856.91	\$4.29	\$0.00

Table 30 Repayment Schedule

Field	Description
Loan Amount	Displays the requested loan amount. This amount is inclusive of the capitalized charges or mortgage insurance premium is applicable.
Amount Financed	Displays the financed loan amount.

Field	Description
	This amount is inclusive of the capitalized charges or mortgage insurance premium is applicable.
Term	Displays the loan term.
Interest Rate	Displays the interest rate.
Finance Charges	Displays the charges that are applicable for finance.
APR	Displays the annual percentage rate value.
MAPR	Displays the annual percentage rate value if military lending facility is applicable. This field appears if military lending facility is applicable.
S.No.	Display the serial number of the installment schedule table.
Date	Displays the installment date.
Installment	Displays the installment amount.
Principle	Displays the principle amount.
Interest	Displays the interest amount.
O/S Balance	Displays the outstanding balance amount.

Prerequisite

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

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

Figure 39: 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

3.3.6 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.

To add account services:

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

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

Figure 40: Account Services

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

Table 31: Account Services – Field Description

Field	Description
Statement Preferences	In this section user can added the statement preferences details.

Field	Description
Statement Cycle	Select the statement cycle from the drop-down list. Available options are: • Monthly • Quarterly • Half Yearly • Yearly
Start Date	Select the statement start date.
Statement Type	Select the statement type. Available options are: • Detailed • Summary
Holiday Preferences	In this section user can add the holiday preferences details for Payment Schedules, Maturity Date and Revision schedule.
Payment Schedules	In this section user can capture the payment schedules details.
Ignore Holidays	Select it to indicate if holidays will be ignored for payment schedules.
Holiday Check	Select the holiday check for payment schedule from the drop-down list to apply holidays based on the available options. Available options are: • Local • Currency • Both
Cascade Schedules	Select it to indicate if move the cascades to other schedules as well.
Move Forward	Select Move Forward to indicate if payment schedule date should move forward to next working day of the following month.
Move Backward	Select Move Backward to indicate if payment schedule should move backward to the previous working day or the current scheduled month.
Move Across Month	Select it to indicate if movement across the month is allowed or not.

Field	Description
Maturity Date	In this section user can capture the maturity date details.
Ignore Holidays	Select it to indicate if holidays will be ignored for maturity date.
Holiday Check	Select the holiday check for maturity date from the drop-down list to apply holidays based on the available options. Available options are: • Local • Currency • Both
Cascade Schedules	Select it to indicate if movement cascades to other schedules as well.
Move Forward	Select Move Forward to indicate if maturity date should move forward to next working day of the following month.
Move Backward	Select Move Backward to indicate if maturity date should move backward to the previous working day or the current scheduled month.
Move Across Month	Select it to indicate if movement of maturity date across the month is allowed or not.
Revision Schedules	In this section user capture the Revision schedule details.
Ignore Holidays	Select it to indicate if holidays will be ignored for revision schedule.
Holiday Check	Select the holiday check for revision schedule from the drop-down list to apply holidays based on the available options. Available options are: • Local • Currency • Both
Cascade Schedules	Select it to indicate if movement cascades to other schedules as well.
Move Forward	Select Move Forward to indicate if payment schedule date should move forward to next working day of the following month.

Field	Description
Move Backward	Select Move Backward to indicate if payment schedule should move backward to the previous working day or the current scheduled month.
Move Across Month	Select it to indicate if movement of revision schedule across the month is allowed or not.

3. Click **Next** to navigate to the next data segment, after successfully capturing the data. The system validates 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 an action. The User cannot to proceed to the next data segment, without capturing the mandatory data.

3.3.7 Summary

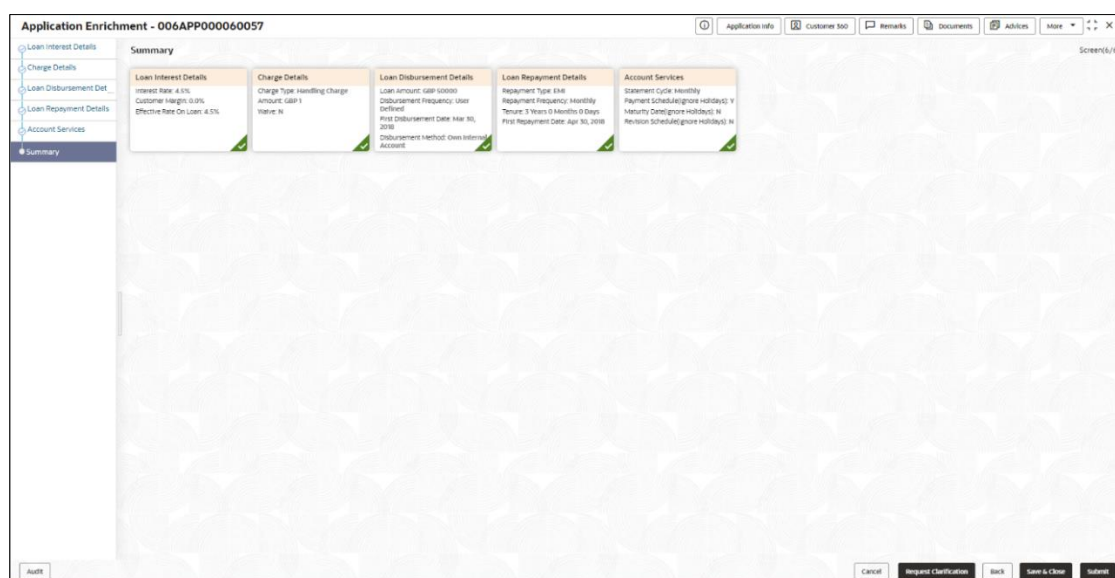
The system will display the summary of each of the data segments in as many tiles as the number of data segments in the given stage.

To view the summary of all the data segments:

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 41: 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 32: Summary Application Enrichment – Field Description

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

Data Segment	Description
Account Services	Displays the account services details.

2. Click **Submit** to reach the **OUTCOME**, where the overrides, checklist and documents for this stage are verified. The **Overrides** screen is displayed.
3. In the **Override** screen, the message appears in case there is any override. Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise. In case of override, click **Accept Overrides & Proceed** to proceed.
OR
Click **Proceed**. The Checklist screen appears.
4. In the **Checklist** screen the system displays the error message if document checklist is not verified. Click **Proceed Next** to proceed. The **Outcome** screen appears.
5. In the **Outcome** screen, select appropriate option from the **Select to Proceed** field.
 - Select the **Proceed** to proceed with the application. By default this option is selected. It will logically complete the **Application Enrichment** stage for the loan application. The Workflow Orchestrator will automatically move this application to the next processing stage, **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**.
 - Select the **Return to Application Entry** to return to application entry stage. The system generates the Application Entry task that appears in **Free Task** to acquire and edit.
 - Select the **Reject by Bank** to reject the submission of this application. The application is terminated, and an email is sent to the borrower or customer with a rejection advice.
6. Click **Submit** to submit the Application Entry stage. The confirmation screen appears with the submission status, the Application Reference Number and the Process Application Reference Number.
7. Click **Close** to close the window.
OR
Click **Go to Free Task**. The system successfully moves the Application Reference Number along with the process reference numbers to the Loan Application Underwriting 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.

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

3.4 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.

To add underwriting details:

1. Scan the records that appears in the **Free Task** list.
2. Click **Acquire and Edit** or **Acquire** from the **Action** column of the appropriate record. The **Underwriting** stage is displayed.

The data segments appears as configured in business process. Refer below chapters for detailed information of each data segment.

3.4.1 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.

To view the credit rating details of loan:

1. On acquiring the **Underwriting** task, the **Credit Rating Details** data segment appears..

Figure 42: Credit Rating Details

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

Table 33: Credit Rating Details – Field Description

Field	Description
<Customer Name along with image>	Displays the customer name along with image.
Agency Name	Displays the configured agency.
Rating	Displays the ratings.

Field	Description
	System populates the credit rating score from the Bureau Integration Service.
Remarks	Specify the remarks.

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

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

Figure 43: 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	Delinquency Amount
FIRST FEDERAL SAVINGS	0019888010777	Loan	100000	86820	2020-01-07	2162	NIL	NIL
HSBC/CARSN	001901000999	Overdraft	22000	0	2019-06-07	0	NIL	NIL

OK

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

Table 34: Additional Credit Bureau Details – Field Description

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

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

5. Click **View Bureau Report** to view and download the bureau report from the external agency.
6. Click **Next** to navigate to the next data segment, after successfully capturing the data. The system validates 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 an action. The User cannot to proceed to the next data segment, without capturing the mandatory data.

3.4.2 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.

To capture the valuation details:

1. Click **Next** in the previous data segment 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 44: Valuation Details - Individuals

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

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

Table 35: Valuation Details – Field Description

Field	Description
Collateral Description	Displays the collateral description which is added.

Field	Description
Collateral Type	Displays the collateral type which is added.
Category	Displays the category of the collateral which is added.
Collateral Value	Displays the value of the collateral which is added.
Owners	Displays the owners name of the collateral.
Collateral ID	Displays the Collateral ID.
Collateral Description	Displays the description of the collateral.
Liability ID	Displays the Liability ID
Liability Description	Displays the Liability description.
Hair Cut %	Displays the Hair cut percentage.
Collateral Amount	Displays the collateral amount.
Valuation Type	Select the type of valuation. Available options are • External • Internal
Valuation Amount	Specify the valuation amount of the collateral.
Agency Code	Specify the agency code.
Agency Name	Specify the name of agency.
Valuation Date	Select the valuation date. Date should not be earlier than the Loan Application Date .
Add Valuation	Click Add Valuation to add valuation details. Add the valuation details if you want to evaluate the collateral.

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

3. Click **Next** to navigate to the next data segment, after successfully capturing the data. The system validates 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 an action. The User cannot to proceed to the next data segment, without capturing the mandatory data.

3.4.3 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.

To add legal opinion:

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 45: Legal Opinion - Individuals

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

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

Table 36: Legal Opinion – Field Description

Field	Description
Collateral Description	Displays the collateral description which is added.

Field	Description
Collateral type	Displays the collateral type which is added.
Category	Displays the category of the collateral which is added.
Collateral Value	Displays the value of the collateral which is added.
Owners	Displays the owners name of the collateral.
Collateral ID	Displays the Collateral ID.
Collateral Description	Displays the description of the collateral.
Liability ID	Displays the Liability ID
Liability Description	Displays the Liability description.
Opinion Type	Select the opinion type. Available options are: • External • Internal
Agency Code	Specify the agency code.
Agency Name	Specify the agency name.
Legal Remarks	Specify the legal remarks.
Opinion Date	Select the opinion date. Date should not be earlier than the Collateral Valuation Date .
Add Opinion	Click Add Opinion to add the legal opinion received from multiple agencies (both internal and external).

- Click **Next** to navigate to the next data segment, after successfully capturing the data. The system validates 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 an action. The User cannot to proceed to the next data segment, without capturing the mandatory data.

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

3.4.4 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.

To view the summary:

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 46: 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 37: Summary Loan Underwriting – Field Description

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

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

3. In the **Override** screen, the message appears in case there is any override. Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise. In case of override, click **Accept Overrides & Proceed** to proceed.
OR
Click **Proceed**. The Checklist screen appears.
4. In the **Checklist** screen the system displays the error message if document checklist is not verified. Click **Proceed Next** to proceed. The **Outcome** screen appears.
5. In the **Outcome** screen, select appropriate option from the **Select to Proceed** field.
 - Select the **Proceed** to proceed with the application. By default this option is selected. 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 Stage**. The stage movement is driven by the business configuration for a given combination of **Process Code**, **Life Cycle** and **Business Product Code**.
 - Select the **Return to Application Entry** to return to application entry stage. The system generates the Application Entry task that appears in **Free Task** to acquire and edit.
 - Select the **Return to Application Enrichment** to return to application enrichment stage. The system generates the Application Enrichment task that appears in **Free Task** to acquire and edit.
 - Select the **Reject by Bank** to reject the submission of this application.
6. Click **Submit** to submit the Application Entry stage. The confirmation screen appears with the submission status, the Application Reference Number and the Process Application Reference Number.
7. Click **Close** to close the window.
OR
Click **Go to Free Task**. The system successfully moves the Application Reference Number along with the process reference numbers to the Loan Assessment 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.

3.5 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.

To assess the loan application:

1. Scan the records that appears in the **Free Task** list.
2. Click **Acquire and Edit** or **Acquire** from the **Action** column of the appropriate record. The **Loan Assessment** stage is displayed.

The data segments appears as configured in business process. Refer below chapters for detailed information of each data segment.

3.5.1 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.

To capture the qualitative scorecard details:

1. On acquiring the Loan Assessment task from the Free Task, the Qualitative Scorecard screen appears.

Figure 47: Qualitative Scorecard

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

Table 38: Qualitative Scorecard – Field Description

Field	Description
Applicant Name	Displays the name of the applicant.
Questionnaire Code	Displays the Questionnaire code.
Questionnaire Description	Displays the description of the Questionnaire code.

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

3. Click **Next** to navigate to the next data segment, after successfully capturing the data. The system validates 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 an action. The user cannot proceed to the next data segment, without capturing the mandatory data.

3.5.2 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.

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

To view assessment details:

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

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

Figure 48: Assessment Details – Validation Model

The screenshot shows the 'Assessment Details' screen for a loan application. The top navigation bar includes 'Application Info', 'Customer 360', 'Remarks', 'Documents', 'Advises', and a 'More' dropdown. The left sidebar has tabs for 'Qualitative Scorecard', 'Assessment Details' (selected), and 'Summary'. The main content area is titled 'Assessment Details' and contains several data points:

- Requested Amount:** GBP, 100,382.00
- Tenure:** 2 Years 0 Months 0 Days
- Rate of Interest:** 4.50
- Variance:** 0
- Total Weighted Score:** 85
- Approved Amount:** ----
- Proposed Variance:** 0.22
- Effective Rate:** 4.72
- System Recommendation:** ManualQueueA
- Grade:** B
- APR:** ----

Below these, a summary row shows:

- Validation Model:** PASS
- Borrowing Capacity:** 656059910.00
- Qualitative Score:** 66
- Quantitative Score:** 85.75
- Decision & Grade:** ManualQueueA Grade: B
- Pricing:** 0.22 %

A table below this row shows the Validation Model Code (VLPLEL100) and Description (Scoring Model for New Vehicle Loan). At the bottom, a table lists rules:

Rule ID	Sequence	Status	Severity
Rule1001	1	PASS	-

The bottom of the screen has buttons for 'Audit', 'Cancel', 'Request Clarification', 'Back', 'Save & Close', and 'Next'.

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 49: Assessment Details – Borrowing Capacity

Loan Assessment - 006APP000047414

Assessment Details

Requested Amount GBP 109,982.00	Tenure 2 Years 0 Months 0 Days	Rate of Interest 4.50	Variance 0
Total Weighted Score 85	Approved Amount ----	Proposed Variance 0.22	Effective Rate 4.72
System Recommendation ManualQueueA	Grade B	APR ----	

Validation Model: **max** | Borrowing Capacity: 686059990.00 | Qualitative Score: 66 | Quantitative Score: 85.75 | Decision & Grade: **ManualQueueA** Grade: B | Pricing: 0.22 %

Eligibility Code: BCVLLEPL | Eligibility Description: Borrowing Capacity For Automation

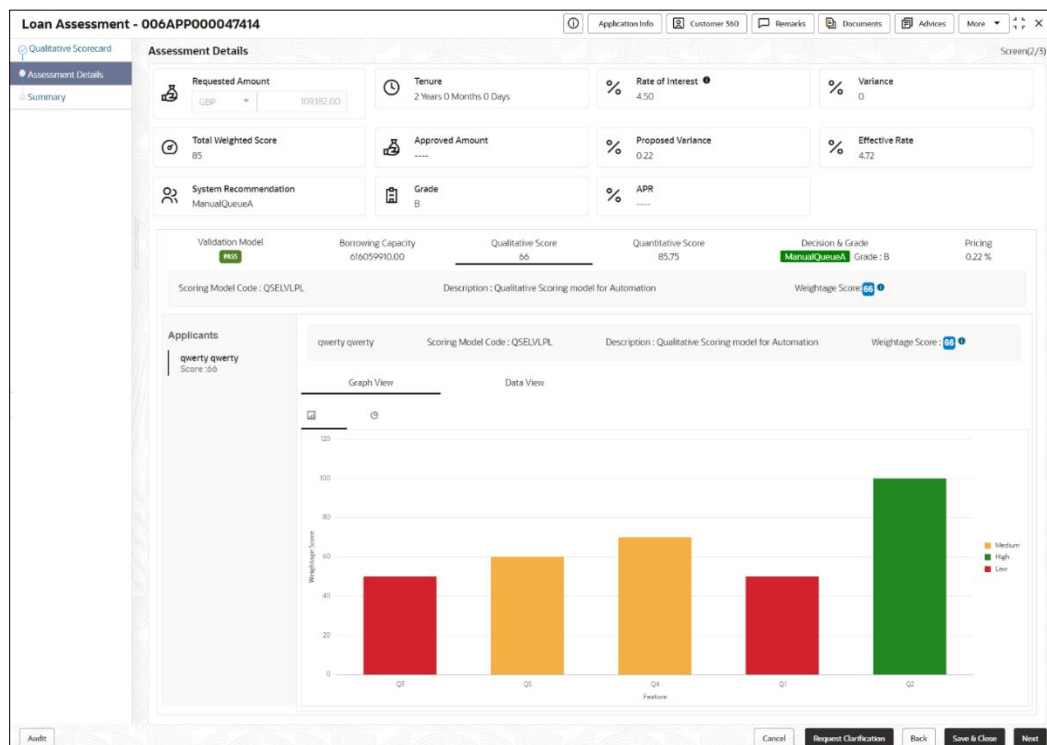
Requested Amount: 109982 | Borrowing Capacity: 686059990.00 | Fact: Max.Lend | Rule ID: LendAms

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

- 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.

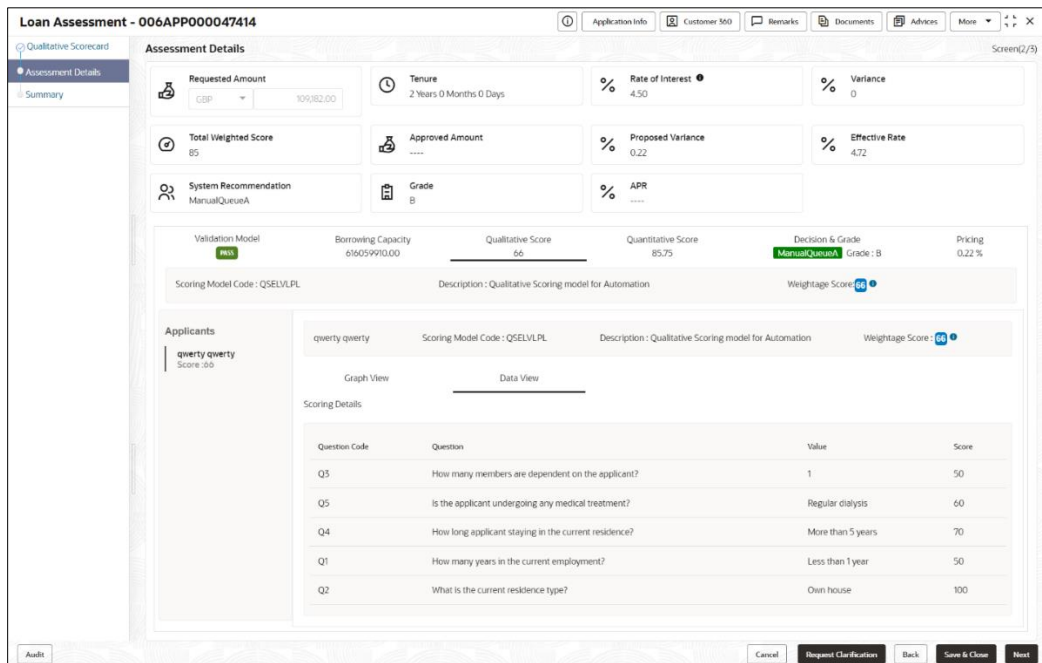
Figure 50: Assessment Details – Qualitative Score – Graph View



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

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

Figure 51: Assessment Details – Qualitative Score – Data View

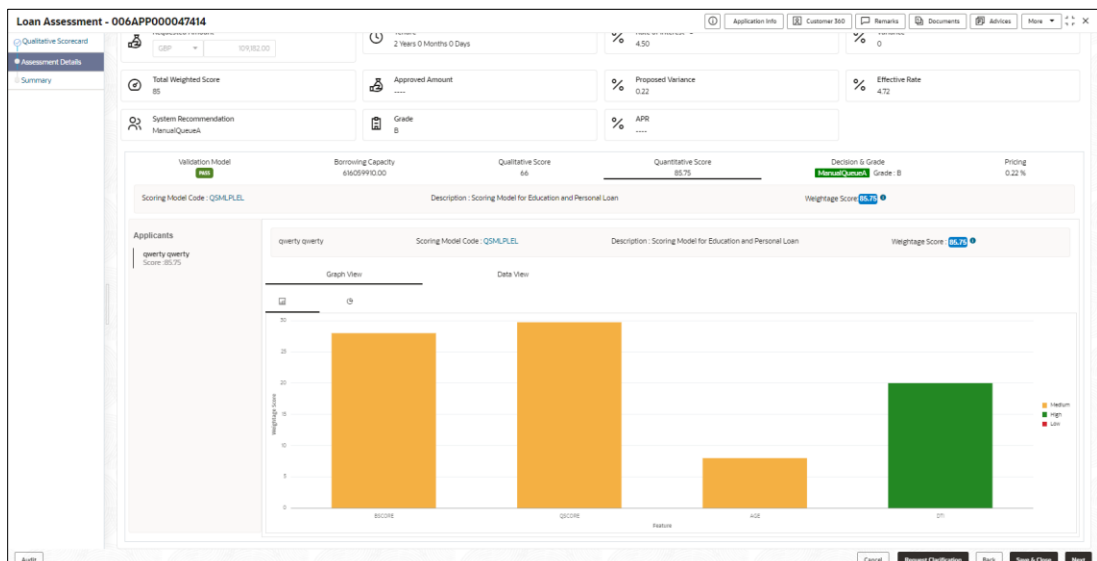


NOTE: For multi borrower applications, the user can view the Qualitative details of individual borrowers by clicking on each borrower's name.

- 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 52: Assessment Details – Quantitative Score – Graph View



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

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

Figure 53: Assessment Details – Quantitative Score – Data View

Feature	Value	Range Type	Range	Weightage %	Score	Weightage Score
Credit Bureau Score	750	Value	750-850	35	80	28
Qualitative Score	66.00	Value	53-80	35	85	29.75
Customer Age	35.88	Value	18-35	10	80	8
Debt to Income Ratio	0.0	Value	0-50	20	100	20

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

- Click **Decision & Grade** tab under **Assessment Details** screen to view the decision and grade for the application.

→ The **Assessment Details – Decision & Grade** screen is displayed.

Figure 54: Assessment Details – Decision & Grade

Loan Assessment - 006APP00047414

Application Info | Customer 300 | Remarks | Documents | Address | More

Assessment Details

Requested Amount: 100,000.00 | Tenure: 2 Years 0 Months 0 Days | Rate of Interest: 4.50 | Variance: 0

Total Weighted Score: 85 | Approved Amount: --- | Proposed Variance: 0.22 | Effective Rate: 4.72

System Recommendation: ManualQueueA | Grade: B | APR: ---

Validation Model: CHMELVLP | Borrowing Capacity: 69029910.00 | Qualitative Score: 66 | Quantitative Score: 85.75 | Decision & Grade: ManualQueueA | Grade: B | Pricing: 0.22 %

Model Code: CHMELVLP | Model Description: Decision Metrics for Automation | Decision: ManualQueueA | Grade: B

Decision	Quantitative Score	Quantitative Score Range	Decision
No	85.75	60-90	ManualQueueA

Grade: B

Quantitative Score: 85.75 | Quantitative Score Range: 60-90 | Grade: B

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

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

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

Figure 55: Assessment Details – Pricing

Loan Assessment - 006APP00047414

Application Info | Customer 300 | Remarks | Documents | Address | More

Assessment Details

Requested Amount: 100,000.00 | Tenure: 2 Years 0 Months 0 Days | Rate of Interest: 4.50 | Variance: 0

Total Weighted Score: 85 | Approved Amount: --- | Proposed Variance: 0.22 | Effective Rate: 4.72

System Recommendation: ManualQueueA | Grade: B | APR: ---

Validation Model: CHMELVLP | Borrowing Capacity: 69029910.00 | Qualitative Score: 66 | Quantitative Score: 85.75 | Decision & Grade: ManualQueueA | Grade: B | Pricing: 0.22 %

Pricing Model Code: ELVLP | Model Description: Pricing Model for ELVLP | Rate Type: Flat | Rate Percentage: 0.22 %

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

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

Table 39: Assessment Details – Field Description

Field	Description
Requested Amount	Specify the requested loan amount.
Tenure	Displays the tenure.

Field	Description
Base Rate	Displays the interest rate without including margin/variance.
	Displays the rate type.
Margin	Displays the customer margin in percentage. This field displays if the Rate Type is selected as Floating .
Variance	Displays the variance in percentage. This field displays if the Rate Type is selected as Fixed .
Total Weightage Score	Displays the total weightage score.
Approved Amount	Displays the approved loan amount if the System Recommendation is Approved . This field appears blank if the System Recommendation is Manual and Rejected .
Proposed Margin	Displays the margin proposed by Decision service in percentage. This field displays if the Rate Type is selected as Floating .
Proposed Variance	Displays the variance proposed by Decision service in percentage. This field displays if the Rate Type is selected as Fixed .
Effective Rate	Displays the effective rate of interest.
System Recommendation	Displays the system recommendations. Available options are: • Approved • Manual • Rejected
Grade	Displays the grade of the applicant.
APR	Displays the annual percentage rate value.
Validation Model	

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

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

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

Field	Description
Rate %	Displays the rate of interest configured for the range.

9. Click **Next** to navigate to the next data segment, after successfully capturing the data. The system validates 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 an action. The user cannot proceed to the next data segment, without capturing the mandatory data

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.

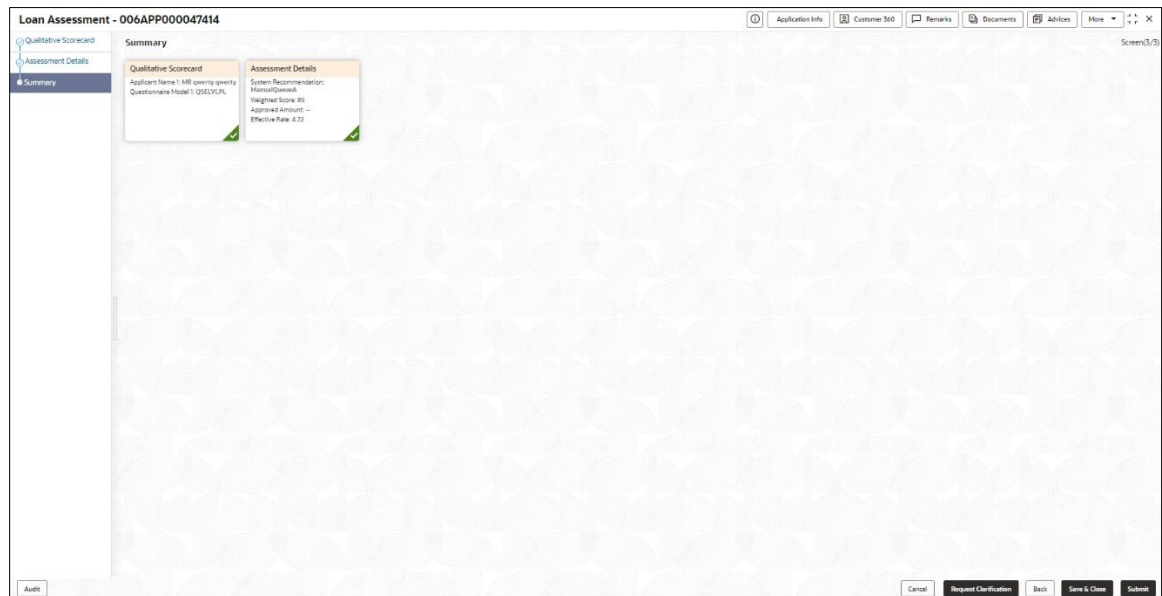
3.5.3 Summary

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 56: 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 Assessment – Field Description

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

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

3. In the **Override** screen, the message appears in case there is any override. Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise. In case of override, click **Accept Overrides & Proceed** to proceed.
OR
Click **Proceed**. The Checklist screen appears.
4. In the **Checklist** screen the system displays the error message if document checklist is not verified. Click **Proceed Next** to proceed. The **Outcome** screen appears.
5. In the **Outcome** screen, select appropriate option from the **Select to Proceed** field.
 - Select the **Proceed** to proceed with the application. By default this option is selected. If the Proceed option is selected, then the application proceeds based on the assessment decision.
 - It will logically complete the **Loan Assessment** stage for the loan application if 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, the Manual Credit Assessment stage is generated for this loan application.
 - If the system recommendation is **Rejected** then the application is terminated. The stage movement is driven by the business configuration for a given combination of Process Code, Life Cycle and Business Product Code.
 - Select the **Return to Application Entry Stage** to make application entry stage available in free task for edit.
 - Select the **Return to Application Enrichment Stage** to make enrichment stage available in free task.
 - Select the **Return to Application Underwriting Stage** to make underwriting stage available in free task.
 - Select the **Reject Application** to reject the submission of this application. The application is terminated, and an email is sent to the borrower or customer with a rejection advice.
6. Click **Submit** to submit the Loan Assessment stage. The confirmation screen appears with the submission status, the Application Reference Number and the Process Application Reference Number.

7. Click **Close** to close the window.

OR

Click **Go to Free Task**. The system successfully moves the Application Reference Number along with the process reference numbers to the Manual Credit Assessment 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

3.6 Manual Credit Assessment Stage

The Manual Credit Assessment stage of the retail loan account open process work-flow is enabled 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.

To capture manual credit assessment details:

1. Scan the records that appears in the **Free Task** list.
2. Click **Acquire and Edit** or **Acquire** from the **Action** column of the appropriate record. The **Manual Credit Assessment** stage is displayed.

The Manual Credit Assessment stage has the following data segments in which the user can only view the data:

- **Loan Details** - For detailed information, refer the Loan Details data segment in the Application Entry stage.
- **Customer Information** – For detailed information, refer the Customer Information data segment in the Application Entry stage.
- **Financial Details:** - For detailed information, refer the Financial Details data segment in the Application Entry stage.
- **Credit Rating Details:** - For detailed information, refer the Credit Rating Details data segment in the Loan Underwriting stage.
- **Legal Opinion** - For detailed information, refer the Legal Opinion data segment in the Loan Underwriting stage.
- **Valuation Details** - For detailed information, refer the Valuation Details data segment in the Loan Underwriting stage.

Refer below chapters for detailed information on data segment that are editable.

3.6.1 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.

To capture manual assessment

1. On acquiring the **Manual Credit Assessment** task from the Free Task, the Manual Assessment appears.

Figure 57: Manual Assessment

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

Table 41: Manual Assessment – Field Description

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

Field	Description
Margin	Displays the customer margin in percentage. This field displays if the Rate Type is selected as Floating .
Variance	Displays the variance in percentage. This field displays if the Rate Type is selected as Fixed .
Total Weightage Score	Displays the total weightage score.
Approved Amount	Displays the approved loan amount. This field will be blank for Manual Assessment.
Proposed Margin (In %)	Displays the margin proposed by Decision service in percentage. This field displays if the Rate Type is selected as Floating .
Proposed Variance (In %)	Displays the variance proposed by Decision service in percentage. This field displays if the Rate Type is selected as Fixed .
Effective Rate	Displays the effective rate of interest.
Recommended Amount	Specify the recommended loan amount.
Final Tenure	Specify the final loan tenure.
Recommendation	Select the recommendations. Available options are: • Recommended for Approval • Reject
Comments	Specify the comment for the recommendation.
System Recommendation	Displays the system recommendations.
Grade	Displays the grade of the applicant.

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

provided, the system displays an error message for the user to take action. User will not be able to proceed to the next data segment, without capturing the mandatory data.

3.6.2 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.

To view the summary details:

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 58: Summary

Manual Credit Assessment - 006APP000055058

Application Info | Customer 360 | Remarks | Documents | Advices | More

Screen(8/8)

Summary

- Loan Details**
 - Product Name: Classic Home Loan
 - Loan Amount: GBP 45000
 - Loan Tenure: 3 Years 0 Months 0 Days
- Customer Information**
 - Name: John Alexander Smith
 - Applicant Type: Primary
 - No. Of Applicants: 1
- Financial Details**
 - Applicant Name: MR John Alexander Smith
 - Total Income: GBP 27000
 - Total Expense: GBP 20100
 - Net Income: GBP 6900
- Credit Rating Details**
 - Applicant Name: MR John Alexander Smith
 - External Rating Agency: Experian
 - External Rating: 350
 - +1 view more...
- Legal Opinion**
 - Opinion Type: External
 - Agency Name:
 - Legal Remarks: Good to Go
 - Opinion Date: Mar 30, 2018
- Valuation Details**
 - Valuation Type: External
 - Valuation Amount: GBP 100000
 - Agency Name:
 - Valuation Date: Mar 30, 2018
- Manual Assessment**
 - Comment: Automation Testing
 - User Recommendation: Recommended for Approval
 - Grade: B

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

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

Table 42: Summary Manual Credit Assessment – Field Description

Data Segment	Description
Customer Information	Displays the customer information.
Loan Details	Displays the loan details.
Financial Details	Displays the financial details.

Data Segment	Description
Credit Rating Details	Displays the credit rating details.
Valuation Details	Displays the valuation details.
Assessment Details	Displays the assessment details.
Manual Assessment Details	Displays the Manual assessment details.

2. Click **Submit** to reach the **OUTCOME**, where the overrides, checklist and documents for this stage are verified. The **Overrides** screen is displayed.
 3. In the **Checklist** screen the system displays the error message if document checklist is not verified. Click **Proceed Next** to proceed. The **Outcome** screen appears.
 4. In the **Outcome** screen, select appropriate option from the **Select to Proceed** field.
 5. Select **Proceed** outcome from the drop-down list:
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. Click **Submit** to submit the Manual Credit Assessment stage. The confirmation screen appears with the submission status, the Application Reference Number and the Process Application Reference Number.
 7. Click **Close** to close the window.
- OR
- Click **Go to Free Task**. The system successfully moves the Application Reference Number along with the process reference numbers to the Manual Credit Decision 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.

3.7 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.

To capture manual credit decision details:

1. Scan the records that appears in the **Free Task** list.
2. Click **Acquire and Edit** or **Acquire** from the **Action** column of the appropriate record. The **Manual Credit Decision** stage is displayed.

The Manual Credit Decision stage has the following data segments in which the user can only view the data:

- **Loan Details** - For detailed information, refer the Loan Details data segment in the Application Entry stage.
- **Customer Information** – For detailed information, refer the Customer Information data segment in the Application Entry stage.
- **Financial Details:** - For detailed information, refer the Financial Details data segment in the Application Entry stage.
- **Credit Rating Details:** - For detailed information, refer the Credit Rating Details data segment in the Loan Underwriting stage.
- **Valuation Details** - For detailed information, refer the Valuation Details data segment in the Loan Underwriting stage.
- **Legal Opinion** - For detailed information, refer the Legal Opinion data segment in the Loan Underwriting stage.
- **Manual Assessment** – For details information, refer the Assessment Details data segment in the Manual Credit Assessment stage.

Refer below chapters for detailed information on data segment that are editable.

3.7.1 Manual Decision

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

To capture manual decision:

1. On acquiring the Manual Credit Decision task from the Free Task, the Manual Decision appears.

Figure 59: Manual Decision

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

Table 43: Manual Decision – Field Description

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

Field	Description
Manual Recommendation	Displays the manual recommendation.
Comments	Displays the comments.
System Recommendation	Displays the system recommendations.
Recommendation	Select the recommendation. Available options are • Approve • Decline If the approver selects the recommendation as Approve, then the recommended amount gets defaulted as approved amount.
Action	Displays the user action based on user recommendation.
Comments	Specify the comment on the user action.

- Click **Next** to navigate to the next data segment, after successfully capturing the data. The system will validate all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action. User will not be able to proceed to the next data segment, without capturing the mandatory data.

3.7.2 Summary

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

To view the summary:

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 60: Summary

Manual Credit Decision - 006APP000055058

Application Info Customer 360 Remarks Documents Advises More

Screen(9/9)

Summary

Loan Details
Product Name: Classic Home Loan
Loan Amount: GBP 45000
Loan Tenure: 3 Years 0 Months 0 Days

Customer Information
Name: John Alexander Smith
Applicant Type: Primary
No. Of Applicants: 1

Financial Details
Applicant Name: MR John Alexander Smith
Total Income: GBP 27000
Total Expense: GBP 20100
Net Income: GBP 6900

Credit Rating Details
Applicant Name: MR John Alexander Smith
External Rating Agency: Experian
External Rating: 350
+1 view more...

Valuation Details
Valuation Type: External
Valuation Amount: GBP 100000
Agency Name:
Valuation Date: Mar 30, 2018

Legal Opinion
Opinion Type: External
Agency Name:
Legal Remarks: Good to Go
Opinion Date: Mar 30, 2018

Manual Assessment
Comment: Automation Testing
User Recommendation: Recommended for Approval
Grade: B

Manual Decision
Comment:
User Action: Approve
Status: COMPLETE

Audit Cancel Request Clarification Back Save & Close Submit

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

Table 44: Summary Manual Credit Decision – Field Description

Data Segment	Description
Manual Decision	Displays the manual decision.

2. Click **Submit** to reach the **OUTCOME**, where the overrides, checklist and documents for this stage are verified. The **Overrides** screen is displayed.
3. Click **Accept Overrides & Proceed**. The **Checklist** screen appears.

4. Click **Proceed Next** to proceed. The **Outcome** screen appears.
5. In the **Outcome** screen, select appropriate option from the **Select to Outcome** field.
6. Select **Proceed** outcome from the drop-down list.

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**.
7. Click **Submit** to submit the Manual Credit Decision stage. The confirmation screen appears with the submission status, the Application Reference Number and the Process Application Reference Number.
8. Click **Close** to close the window.

OR

Click **Go to Free Task**. The system successfully moves the Application Reference Number along with the process reference numbers to the Account Parameter Setup 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.

3.8 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 data segments in which the user can only view the data:

- **Assessment Details** - For detailed information, refer the Manual Assessment data segment in the Manual Credit Assessment stage.
- **Loan Interest Details** - For detailed information, refer the Loan Interest Details data segment in the Application Enrichment stage.
- **Mortgage Insurance** – For detailed information, refer the Mortgage Insurance data segment in the Application Enrichment stage.
- **Charge Details** - For detailed information, refer the Charge Details data segment in the Application Enrichment stage.
- **Loan Disbursement** - For detailed information, refer the Loan Disbursement data segment in the Application Enrichment stage.
- **Loan Repayment** - For detailed information, refer the Loan Repayment data segment in the Application Enrichment stage.
- **Account Services** - For detailed information, refer the Account Services data segment in the Application Enrichment stage.

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.

3.8.1 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.

To view the summary:

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 61: Summary

Account Parameter Setup - 006APP000040254

Summary

- Assessment Summary**
 - System Recommendation: Approved
 - Weighted Score: 91
 - Approved Loan Amount: GBP 50000
 - Effective Rate: 4.72
- Loan Interest Details**
 - Interest Rate: 4.5%
 - Customer Margin: 0.22%
 - Effective Rate On Loan: 4.72%
- Charge Details**
 - Charge Type: Processing Charge Rate
 - Amount: GBP 0
 - Waive: N
 - +1 view more...
- Loan Disbursement Details**
 - Loan Amount: GBP 50000
 - Disbursement Frequency: User Defined
 - First Disbursement Date: Mar 30, 2018
 - Disbursement Method: Own Interest Account
- Loan Repayment Details**
 - Repayment Type: EMI
 - Repayment Frequency: Monthly
 - Tenure: 5 Years 0 Months 0 Days
 - First Repayment Date: Apr 30, 2018
- Account Services**
 - Statement Cycle: Monthly
 - Payment Schedule(Ignore Holidays): Y
 - Maturity Date(Ignore Holidays): N
 - Revision Schedule(Ignore Holidays): N

Audit Cancel Request Clarification Back Save & Close Submit

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 45: Summary Account Parameter Setup – Field Description

Data Segment	Description
Assessment Details	Displays the assessment details.
Loan Interest Details	Displays the loan interest details.

Data Segment	Description
Mortgage Insurance	Displays the mortgage insurance details.
Charge Details	Displays the charge details.
Loan Disbursement Details	Displays the loan disbursement details.
Loan Repayment Details	Displays the loan repayment details
Account Services Details	Displays the account services details.

NOTE: Charges Data segment and Mortgage Insurance premium data segment is available in edit mode to amend or change the capitalization amounts which need to be considered as part of the Approved Loan amount even in this stage. Accordingly, it impacts the Approved Loan Amount. The inclusion or exclusion of such capitalization amounts is validated to ensure that the Approved Loan Amount is not breached.

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 appears.
3. Click **Accept Overrides & Proceed**. The **Checklist** screen is displayed.
4. Click **Save & Proceed**. The **Outcome** screen is displayed
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. Click **Submit** to submit the Account Parameter Setup stage. The confirmation screen appears with the submission status, the Application Reference Number and the Process Application Reference Number.

7. Click **Close** to close the window

OR

Click **Go to Free Task**. 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

3.9 Supervisor Approval Stage

The Supervisor Approval stage has the following data segments in which the user can only view the data:

- **Assessment Details** - For detailed information, refer the Manual Assessment data segment in the Manual Credit Assessment stage.

To capture the supervisor approval:

1. Scan the records that appears in the Free Task list.
2. Click Acquire and Edit or Acquire from the Action column of the appropriate record. The Supervisor Approval stage is displayed.

3.9.1 Approval Details

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

1. On acquiring the **Supervisor Approval** stage the **Approval Details** data segment appears.

Figure 62: Approval Details

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

Table 46: Approval Details – Field Description

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

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

Field	Description
	This field displays if the Rate Type is selected as Floating .
Variance	Displays the modified variance. This field displays if the Rate Type is selected as Fixed .
Effective Rate	Displays the effective rate.
Component Considered	Displays the component considered.
User Recommendation	Select the User recommendation. Available options are: • Approved • Rejected
User Action	Displays the user action based on user recommendation.

- Click **Next** to navigate to the next data segment, after successfully capturing the data. The system will validate all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action. User will not be able to proceed to the next data segment, without capturing the mandatory data.

3.9.2 Summary

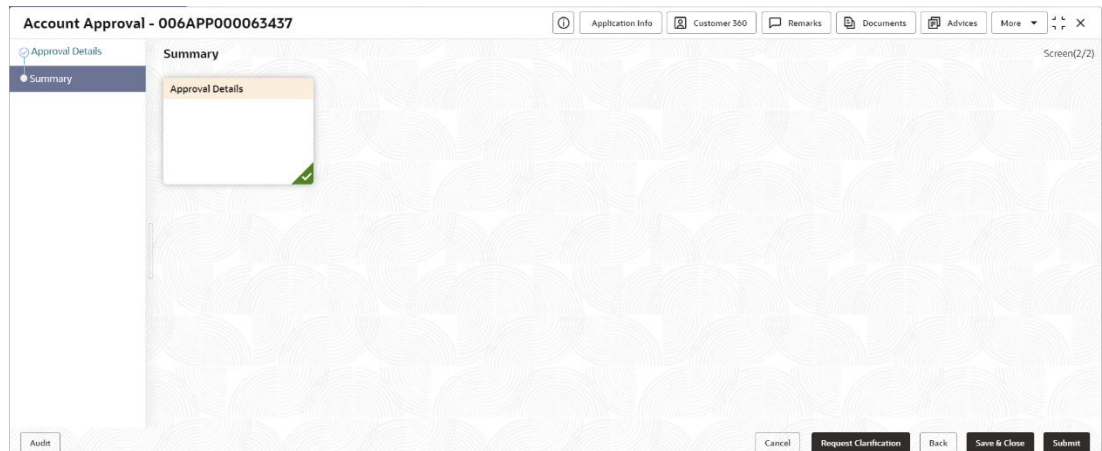
The system will display the summary of each of the data segments in as many tiles as the number of data segments in the given stage.

To view the summary

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

→ The **Summary** screen is displayed.

Figure 63: 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 47: Summary– Field Description

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

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.

3. Click **Proceed Next**. The **Checklist** screen is displayed.
 4. Click **Proceed Next**. The **Outcome** screen is displayed.
 5. In the **Outcome** screen, select the appropriate option from the **Select to Outcome** field.
 - 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.
 - Select the **Return to Application Entry** Stage to make application entry stage available in free task for edit.
 - Select the **Return to Application Enrichment** Stage to make enrichment stage available in free task.
 - Select the **Return to Application Underwriting** Stage to make underwriting stage available in free task.
 - Select the **Reject Application** to reject the submission of this application. The application is terminated, and an email is sent to the borrower or customer with a rejection advice.
 6. Click **Submit** to submit supervisor approval stage. The confirmation screen appears with the submission status, the Application Reference Number and the Process Application Reference Number.
 7. Click **Close** to close the window.
- OR
- Click **Go to Free Task**. 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.

3.10 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:

- **Credit Rating Details:** - For detailed information, refer the Credit Rating Details data segment in the Loan Underwriting stage.
- **Valuation Details** - For detailed information, refer the Valuation Details data segment in the Loan Underwriting stage.
- **Legal Opinion** - For detailed information, refer the Legal Opinion data segment in the Loan Underwriting stage.

Refer below chapters for detailed information on data segment that are editable.

3.10.1 Assessment Summary

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

1. On acquiring the Offer Issue stage the **Assessment Summary** screen is displayed.

Figure 64: Assessment Summary

The screenshot shows the 'Assessment Summary' screen for Offer Issue - 006APP000055058. The interface includes a sidebar with navigation options and a main content area with a grid of data fields. The fields are organized into three rows and four columns. The first row contains Requested Amount, Tenure, Rate of Interest, and Variance. The second row contains Total Weighted Score, Approved Amount, Proposed Variance, and Effective Rate. The third row contains System Recommendation, Grade, and Manual Decision. At the bottom of the screen, there are several action buttons: Audit, Cancel, Request Clarification, Back, Save & Close, and Next.

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

Table 48: Assessment Summary – Field Description

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

Field	Description
Variance	Displays the approved variance. This field displays if the Rate Type is selected as Fixed .
Total Weightage Score	Displays the total weightage score.
Approved Amount	Displays the approved loan amount.
Proposed Margin	Displays the proposed margin from Decision Service. This field displays if the Rate Type is selected as Floating .
Proposed Variance	Displays the proposed variance from Decision Service. This field displays if the Rate Type is selected as Fixed .
Effective Rate	Displays the effective rate of interest.
System Recommendation	Displays the system recommendations.
Grade	Displays the grade of the applicant.
Manual Decision	Displays the manual decision.

- Click **Next** to navigate to the next data segment, after successfully capturing the data. The system will validate all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action. User will not be able to proceed to the next data segment, without capturing the mandatory data.

3.10.2 Offer Issue

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

To generate the offer issued:

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

Figure 65: Offer Issue

The screenshot shows the 'Offer Issue' screen for application 006APP000055058. The left sidebar contains a navigation menu with options: Credit Rating Details, Valuation Details, Legal Opinion, Assessment Summary, Offer Issue (selected), and Summary. The main area contains a form with the following fields:

- Applicant Name:** MR John Alexander Smith
- Approved Loan Amount:** GBP 34,500.00
- Loan Tenure:** 3 Years 0 Months 0 Days
- Rate Of Interest:** 5.9%
- Instalment Type:** EMI
- Instalment Frequency:** Monthly
- Instalment Amount:** GBP 0.00
- Principal:** GBP 34,500.00
- Interest:** GBP 5,196.77
- Charges:** GBP 5,782.00
- APR:** %
- Offer Issue Date:** 2018-03-30

At the bottom right, there is a 'Generate Offer' button. At the bottom left, there is an 'Audit' button. At the bottom center, there are buttons for 'Cancel', 'Request Clarification', 'Back', 'Save & Close', and 'Next'.

2. 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 49: Offer Issue Details – Field Description

Field	Description
Applicant Name	Displays the applicant name along with the applicant image.
Approved Loan Amount	Displays the approved loan amount.
Loan Tenure	Displays the loan tenure in years, months and days.
Rate of Interest	Displays the rate of interest.
Instalment Type	Displays the instalment type.

Field	Description
Instalment Frequency	Displays the instalment frequency.
Instalment Amount	Displays the instalment amount.
Principal	Displays the principal amount.
Interest	Displays the interest amount.
Charges	Displays the charge amount.
APR	Displays the annual percentage rate value.
Offer Issue Date	Select the offer issue date.
Offer Expiry Date	Displays the date based on the expiry period configuration done at the Business Product level which is used for this Loan Account.
Generate Offer	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. Available options are: • With Schedule • Without Schedule 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.

3. Click **Next** to navigate to the next data segment, after successfully capturing the data. The system will validate all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action. User will not be able to proceed to the next data segment, without capturing the mandatory data.

3.10.3 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.

To view the summary:

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

Figure 66: Summary

Offer Issue - 006APP000055058

Application Info | Customer 360 | Remarks | Documents | Advices | More

Summary (Screen 6/6)

- Credit Rating Details**
 - Applicant Name: MR John Alexander Smith
 - External Rating Agency: Experian
 - External Rating: 350
 - [+1 view more...](#)
- Valuation Details**
 - Valuation Type: External
 - Valuation Amount: GBP 100000
 - Agency Name:
 - Valuation Date: Mar 30, 2018
- Legal Opinion**
 - Opinion Type: External
 - Agency Name:
 - Legal Remarks: Good to Go
 - Opinion Date: Mar 30, 2018
- Assessment Summary**
 - System Recommendation: Manual/QueueA
 - Weighted Score: 75
 - Approved Loan Amount: GBP 34500
 - Effective Rate: 5.9
- Offer Issue**
 - Offer Issue Date: Mar 30, 2018
 - Approved Amount: GBP 34500
 - Rate of Interest: 5.9%
 - Installment Amount: GBP 0

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

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

Table 50: Summary Offer Issue– Field Description

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

Data Segment	Description
Offer Issue Details	Displays the offer issue details.

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.
3. Click **Proceed Next**. The **Checklist** screen is displayed.
4. Click **Proceed Next**. The **Outcome** screen is displayed.
5. In the **Outcome** screen, select appropriate option from the **Select to Outcome** field.
 - 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**.
 - Select the **Return to Application Entry** Stage to make application entry stage available in free task for edit.
 - Select the **Return to Application Enrichment** Stage to make enrichment stage available in free task.
 - Select the **Return to Application Underwriting** Stage to make underwriting stage available in free task.
 - Select the **Reject Application** to reject the submission of this application. The application is terminated, and an email is sent to the borrower or customer with a rejection advice.
6. Click **Submit** to submit supervisor approval stage. The confirmation screen appears with the submission status, the Application Reference Number and the Process Application Reference Number.
7. Click **Close** to close the window.

OR

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

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

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

3.11 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.

To perform actions on issued offer:

1. Scan the records that appears in the **Free Task** list.
2. Click **Acquire and Edit** or **Acquire** from the **Action** column of the appropriate record. The **Offer Accept /Reject** stage is displayed.

In the Offer Accept / Reject stage, provide the required details under each data segment. The Offer Accept / Reject stage has the following data segments which user can only view:

- **Offer Issue:** - For detailed information, refer the Offer Issue data segment in the Offer Issue stage.
- **Assessment Summary** - For detailed information, refer the Assessment Summary data segment in the Offer Issue stage.

Refer below chapters for detailed information on data segment that are editable.

3.11.1 Offer Accept / Reject

Offer Accept/Reject is the first data segment of Offer/Accept stage.

To capture customer response:

1. On acquiring the Offer Accept / Reject task the **Offer Accept/Reject** screen is displayed.

Figure 67: Offer Accept / Reject

The screenshot shows the 'Offer Accept/Reject' screen for application 006APP000043302. The interface includes a sidebar with navigation links: Offer Issue, Assessment Summary, Offer Accept/Reject (selected), and Summary. The main area contains several input fields and buttons. The 'Customer Response' dropdown is set to 'Accept', and the 'Date Of Offer Accept/Reject' is 'April 25, 2018'. At the bottom, there are buttons for 'Cancel', 'Request Clarification', 'Back', 'Save & Close', and 'Next'.

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

Table 51: Offer Accept/Reject – Field Description

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

Field	Description
Principal	Displays the principal amount.
Interest	Displays the interest amount.
Charges	Displays the charge amount.
APR	Displays the annual percentage rate value.
Offer Issue Date	Select the offer issue date.
Offer Expiry Date	Displays the date based on the expiry period configuration done at the Business Product level which is used for this Loan Account.
Customer Response	Select the customer response from the drop-down list. Available options are: • Accept • Reject • Amend
Date Of Offer Accept/Reject	Select the date of offer accept or offer reject.
Reason	Specify the reason of rejecting this offer. This field appears only if you select the Reject option from the Customer Response list.
Offer Amend	Offer Amend option will be at the instance of the customer request. This will be taken as a Post Offer amendment and based on the change requested the application will be routed as part of the OUTCOME to the respective earlier stages to incorporate the changes.
Post Offer Amend	The post offer amend will be supported for the following data elements: • Loan Principal • Loan Interest • Customer Margin

Field	Description
	• Tenure of the Loan

3. Click **Next** to navigate to the next data segment, after successfully capturing the data. The system will validate all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action. User will not be able to proceed to the next data segment, without capturing the mandatory data.

3.11.2 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.

To view the summary:

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

→ The **Summary** screen is displayed.

Figure 68: 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 52: Summary Offer Accept/Reject – Field Description

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

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.

3. Click **Proceed Next**. The **Checklist** screen is displayed.
 4. Click **Proceed Next**. The **Outcome** screen is displayed.
 5. In the **Outcome** screen, select appropriate option from the **Select to Outcome** field.
 - 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. The stage movement is driven by the business configuration for a given combination of Process Code, Life Cycle and Business Product Code.
 - 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.
 - Select the **Return to Application Entry** Stage to make application entry stage available in free task for edit.
 - Select the **Return to Application Enrichment** Stage to make enrichment stage available in free task.
 - Select the **Return to Application Underwriting** Stage to make underwriting stage available in free task.
 - Select the **Return to Assessment** stage to make assessment stage available in free task.
 - Select the **Reject Application** to reject the submission of this application. The application is terminated, and an email is sent to the borrower or customer with a rejection advice.
 6. Click **Submit** to submit the Offer Accept/ Reject stage. The confirmation screen appears with the submission status, the Application Reference Number and the Process Application Reference Number.
 7. Click **Close** to close the window.
- OR
- Click **Go to Free Task**. 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 69: Backoffice Errors

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

This stage will have the following outcomes:

- Retry
- Return

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

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

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

3.12 Post Offer Amendment Stage

In this stage you can perform actions of post offer amendment.

To perform actions on post offer amendment:

1. Scan the records that appears in the **Free Task** list.
2. Click **Acquire and Edit** or **Acquire** from the **Action** column of the appropriate record. The Post Offer Amendment stage is displayed.

The Post Offer Amendment stage has the following data segments which user can only view:

- **Offer Issue:** - For detailed information, refer the Offer Issue data segment in the Offer Issue stage.

Refer below chapters for detailed information on data segment that are editable.

3.12.1 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.

Prerequisite

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

To perform actions on post offer amendment:

1. On acquiring the post offer amendment stage, the **Post Offer Amendment** screen appears.

Figure 70: Post Offer Amendment

The screenshot displays the 'Post Offer Amendment' screen for application 006APP000042918. The interface includes a sidebar with navigation options: Assessment Summary, Post Offer Amendment (selected), Loan Disbursement Det..., Loan Repayment Details, and Summary. The main content area shows the following details:

Applicant Name DR Samir Feeney		
Offer Issue Date Mar 30, 2018	Offer Expiry Date Apr 30, 2018	Offer Amend Date Mar 30, 2018
Approved Loan Amount £45,000.00	Loan Tenure 3 Years	Installment Type EMI
Rate Of Interest 5.5	Variance 0.4	Effective Rate 5.90

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

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

Table 53: Post Offer Amendment - Field Description

Field	Description
Applicant Name	Displays the applicant's name.
Offer Issue Date	Displays the date of offer issued.
Offer Expiry Date	Displays the date based on the expiry period configuration done at the Business Product level which is used for this Loan Account.
Offer Amend Date	Displays the date of offer amend.
Approved Loan Amount	Specify the amended approved loan amount.
Loan Tenure	Specify the amended loan tenure.
Installment Type	Displays the installment type.
Rate of Interest	Displays the rate of interest.
Margin	Specify the amended margin. This field displays if the Rate Type is selected as Floating Interest .
Variance	Specify the amended variance. This field displays if the Rate Type is selected as Fixed Interest .
Effective Rate	Displays the amended effective rate. Effective Rate = Rate of Interest + Margin.

2. Click **Next** to navigate to the next data segment, after successfully capturing the data. The system will validate all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action. User will not be able to proceed to the next data segment, without capturing the mandatory data.

3.12.2 Loan Disbursement Details

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

To capture disbursement details:

1. Click **Next** in the previous data segment 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 71: Loan Disbursement Details – Own Internal Account

Post Offer Amendment - 006APP000042918

Application Info | Customer 360 | Remarks | Documents | Advises | More

Loan Disbursement Details Screen(3/5)

Settlement Required ☐

Requested Loan Amount GBP 45,000.00

Loan Amount GBP 45,000.00 Multiple ☐

Number Of Disbursement 1

First Disbursement Date March 30, 2018

Total Disbursement GBP 45,000.00

Disbursement Mode Own Internal Account

Customer Account 1006000000003032

Branch Code 006

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

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 72: 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 73: 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 74: 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 54: Loan Disbursement Details – Field Description

Field	Description
Settlement Required	Select the toggle to indicate if the settlement required or not. By default, this toggle is ON . The user can turn OFF the toggle to move forward without entering the disbursement related details.
Requested Loan Amount	Displays the requested loan amount defaulted from the Product Details Data Segment.
Loan Amount	Displays the loan amount defaulted. This field displays the loan amount defaulted from the Product Details Data Segment in Application Enrichment stage.

Field	Description
	This field displays the approved loan amount from the Decision service in Account Parameter Setup stage.
First Disbursement Date	Select the first disbursement date.
The below fields displays only if the Settlement Required toggle is ON .	
Multiple	Select the toggle to indicate if the multiple disbursement is required.
Frequency Based	Select the toggle to enable the frequency-based loan disbursement. This field displays if the Multiple disbursement toggle is ON.
Disbursement Frequency	Select the frequency based on which the disbursement dates are updated. Available options are: Monthly Weekly Fortnightly Quarterly Half Yearly Yearly - This field is read-only and defaulted to User Defined if the Frequency Based toggle in OFF.
Number of Disbursement	Select the number of disbursements.
Disbursement Schedule The below fields in Table grid displays only if the Multiple disbursement toggle is ON. - Stage - Date - Amount Of Disbursement	

Field	Description
Total Disbursement	
Stage	Specify the stage name when the specified amount must be disbursed.
Date	Select the date when the specified amount must be disbursed. This field is in read-only if the Frequency Based toggle is ON.
Amount Of Disbursement	Specify the amount disbursed on the schedule.
Total Disbursement	Displays the total disbursement.
Disbursement Mode	Select the disbursement mode from the drop-down list. Available options are: Own Internal Account Other Internal Account External Account GL Account If Disbursement Mode is selected as Own Internal Account, then the system displays the following additional fields: Customer Account Branch Code If Disbursement Mode is selected as Other Internal Account, then the system displays the following additional fields: Customer Account Account Name Branch Code If Disbursement Mode is selected as External Account, then the system displays the following additional fields: - BIC Code - Bank - Branch - External Account Number

Field	Description
	- Beneficiary Name If Disbursement Mode is selected as GL Account, then the system displays the following additional fields: - GL Account Number - GL Account Description
Customer Account	Search and select the customer account number. This field appears if the Disbursement Mode is selected as Own Internal Account and Other Internal Account. Note: The disbursement account currency can be different than that of the loan account currency.

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

Field	Description
GL Account Description	Displays the GL account description. This field appears if the Disbursement Mode is selected as GL Account .

- 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 75: Customer Account

The screenshot shows a 'Customer Account' dialog box. At the top, there are two input fields: 'Customer ID' and 'Customer Account'. Below these is a 'Fetch' button. A table displays the following data:

Customer ID	Name	Branch Code	Customer Account	Currency
006023875	Automation Test A individual	006	1006000000003032	GBP

At the bottom, there is a pagination bar showing 'Page 1 of 1 (1 - 1 of 1 items)' and navigation icons.

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

Table 55: Customer Account – Field Description

Field	Description
Customer ID	Specify the Customer ID.
Customer Account	Specify the Customer Account.
Click Fetch to fetch the customer account details.	
Customer ID	Displays the customer ID.
Name	Displays the customer name.

Field	Description
Branch Code	Displays the branch code.
Customer Account	Displays the customer account number.
Currency	Displays the currency of the customer account.

3.12.3 Loan Repayment Details

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

To capture the loan repayment details:

1. Click **Next** in the previous data segment 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 76: Loan Repayment Details – Own Internal Account

The screenshot displays the 'Loan Repayment Details' form within the 'Post Offer Amendment - 006APP000042918' application. The form includes the following fields and options:

- Type Of Repayment:** EMI (dropdown)
- Repayment Frequency:** Monthly (dropdown)
- First Repayment Date:** April 30, 2018 (calendar icon)
- Loan Tenure:** 3 Years 0 Months 0 Days
- Maturity Date:** March 30, 2021 (calendar icon)
- Repayment Mode:** Own Internal Account (dropdown)
- Moratorium Period (in Months):** 3 (text input)
- Show Repayment Schedule:** (link)
- Internal Account Transfer:**
 - Customer Account:** 1006000000005032 (text input with search icon)
 - Branch Code:** 006 (text input)

The bottom navigation bar contains the following buttons: Audit, Cancel, Request Clarification, Back, Save & Close, and Next.

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 77: 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 78: 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 56: Loan Repayment Details – Field Description

Field	Description
Type of Repayment	Select the type of repayment.

Field	Description
	All type of repayment methods supported in the Host will be available in the drop-down list.
Repayment Frequency	Select the repayment frequency from the drop-down list. Available options are: • Daily • Weekly • Bi-Monthly • Monthly • Quarterly • Half Yearly • Yearly
First Repayment Date	Displays the first repayment date defaulted from the Loan Details screen of Application Entry stage.
Loan Tenure	The system calculated based on First Repayment Date and Loan Tenure .
Maturity Date	The system calculated based on First Repayment Date and Loan Tenure .
Repayment Mode	User can select repayment mode from the drop-down list. Available options are: • Own Internal Account - If the mode selected as Internal Account, then the system will enable fields for Customer Account and Branch. By default, the system will populate the internal account selected in Disbursement data segment, however if user wishes to have a different account, he/she can select another customer account of the CIF and account branch will be displayed in the branch field. • External Account - If the mode selected is external account, the system will create a 'Periodic Instruction Maintenance', at host as a part of Loan Account opening process.

Field	Description
	• Capture Later – If the mode selected is Capture Later, the system will allow to proceed with the loan origination flow without capturing the repayment details. • NOTE: The system defaults to the GL account in the absence of the repayment account.
Moratorium Period (in months)	Specify the moratorium period. It will be enabled when Moratorium is selected in Business Product.
Customer Account	Search and select the customer account number. This field is displayed if Repayment Mode is selected as Own Internal Account.
Branch Code	Specify the branch code associated with customer account number. This field is displayed if Repayment Mode is selected as Own Internal Account.
BIC Code	Specify the BIC Code. This field is displayed if Repayment Mode is selected as External Account.
Bank	Displays the bank name based on the selected BIC code. This field is displayed if Repayment Mode is selected as External Account.
Branch	Specify the branch name based on the selected BIC code. This field is displayed if Repayment Mode is selected as External Account.
External Account Number	Specify the external account number. This field is displayed if Repayment Mode is selected as External Account.
Beneficiary Name	Specify the beneficiary name.

Field	Description
	This field is displayed if Repayment Mode is selected as External Account .
Show Repayment Schedule	This link will enable to user to generate the repayment schedule which will display the details of installment amount with the principal and interest break up for the given tenure. If moratorium period is provided, then the system will generate repayment schedule based on the moratorium period.

- Click **Next** to navigate to the next data segment, after successfully capturing the data. The system will validate all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action. User will not be able to proceed to the next data segment, without capturing the mandatory data.

3.12.3.1 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 79: 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 80: 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

3.12.4 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.

To view the summary:

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

→ The **Summary** screen is displayed.

Figure 81: Summary

Post Offer Amendment - 006APP000042918

Application Info | Customer 560 | Remarks | Documents | Advises | More

Screen(5/5)

Summary

- Assessment Summary**
 - System Recommendation: Manual/Quora
 - Weighted Score: 75
 - Approved Loan Amount: GBP 45000
 - Effective Rate: 5.9
- Post Offer Amendment**
 - Offer Amend Date:
 - Approved Amount:
 - Rate of Interest:
 - Loan Tenure:
- Loan Disbursement Details**
 - Loan Amount: GBP 45000
 - Disbursement Frequency: User Defined
 - First Disbursement Date: Mar 30, 2018
 - Disbursement Method: Over Internet Account
- Loan Repayment Details**
 - Repayment Type: EMI
 - Repayment Frequency: Monthly
 - Tenure: 5 Years 0 Months 0 Days
 - First Repayment Date: Apr 30, 2018

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

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 57: Summary Post Offer Amendment – Field Description

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

Data Segment	Description
Loan Repayment Details	Displays the loan repayment details.

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.
 3. Click **Proceed Next**. The **Checklist** screen appears.
 4. Click **Proceed Next**. The **Outcome** screen appears.
 5. In the **Outcome** screen, select appropriate option from the **Select to Outcome** field.
 - Select **Proceed** outcome from the drop-down list. It will logically complete the Post Offer Amend 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
 - If there is change in Approved Amount or Loan Tenure, then submit of this stage will move the application to Loan Assessment Stage.
 - If there is change in Rate of Interest, then submit of this stage will move the application to Supervisor Approval Stage.
 - Select the **Reject by Bank** to reject the submission of this application. The application is terminated, and an email is sent to the borrower or customer with a rejection advice.
 6. Click **Submit** to submit the Post Offer Amendment stage. The confirmation screen appears with the submission status, the Application Reference Number and the Process Application Reference Number.
 7. Click **Close** to close the window.
- OR
- Click **Go to Free Task**. The system successfully moves the Application Reference Number along with the process reference numbers to the Account Approval 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

3.13 Account Approval Stage

To approve an account opening:

1. Scan the records that appears in the **Free Task** list.
2. Click **Acquire and Edit** or **Acquire** from the **Action** column of the appropriate record. The Account Approval stage is displayed.

The Account Approval stage has the following data segments which user can only view:

- **Customer Information** – For detailed information, refer the Customer Information data segment in the Application Entry stage.
- **Loan Details** - For detailed information, refer the Loan Details data segment in the Application Entry stage.
- **Mandate Details** – For detailed information, refer the Mandate Details data segment in the Application Entry stage
- **Financial Details:** - For detailed information, refer the Financial Details data segment in the Application Entry stage.
- **Collateral Details** – For detailed information, refer the Collateral Details data segment in the Application Entry stage
- **Terms and Conditions** – For detailed information, refer the Terms and Conditions data segment in the Application Entry stage.
- **Mortgage Insurance:** For details information, refer the Mortgage Insurance data segment in the Application Enrichment stage.
- **Credit Rating Details:** - For detailed information, refer the Credit Rating Details data segment in the Loan Underwriting stage.
- **Valuation Details** - For detailed information, refer the Valuation Details data segment in the Loan Underwriting stage.
- **Legal Opinion** - For detailed information, refer the Legal Opinion data segment in the Loan Underwriting stage.
- **Assessment Summary:** For details information, refer the Assessment Summary data segment in the Offer Issue stage.

- **Offer Issue:** For details information, refer the Offer Issue data segment in the Offer Issue stage.
- **Offer Accept/Reject:** For details information, refer the Offer Accept/Reject data segment in the Offer Accept/Reject stage.

Refer below chapters for detailed information on data segment that are editable.

3.13.1 Collateral Perfection Details

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

To capture collateral perfection details:

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 82: Collateral Perfection Details - Individuals

The screenshot displays the 'Collateral Perfection Details' screen for an individual customer. The interface includes a sidebar with navigation options and a main form area. The form contains the following fields and values:

Collateral Description	Collateral Type	Collateral Category	Collateral Value	Owners
PROPERTY	Property	Residential Property	GBP 1000000	MR AutoFNM AutoMNMK AutoLNK

Collateral ID OFLOCOL000012633	Collateral Description PROPERTY	Liability ID 006013080	Liability Description Neel
Registration Authority TEST	Registration Request Date March 30, 2018	Registration Date March 30, 2018	Confirmation Date March 30, 2018
Registration Status Registered	Registration Reference Number 787874		

At the bottom of the screen, there are buttons for 'Cancel', 'Request Clarification', 'Back', 'Save & Close', and 'Next'. The sidebar on the left lists various stages of the account approval process, with 'Collateral Perfection Details' currently selected.

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

Table 58: Collateral Perfection Details – Field Description

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

Field	Description
Confirmation Date	Select the date when the registration is confirmed.
Registration Status	Specify the status of registration.
Registration Reference Number	Specify the registration reference number.

- Click **Next** to navigate to the next data segment, after successfully capturing the data. The system will validate all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action. User will not be able to proceed to the next data segment, without capturing the mandatory data.

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

3.13.2 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 83: Loan Summary Details

The screenshot displays the 'Loan Summary Details' screen within the 'Account Approval - 006APP000062835' application. The interface includes a top navigation bar with tabs for Application Info, Customer 360, Remarks, Documents, Advises, and More. A left sidebar lists various stages of the approval process, with 'Loan Summary Details' currently selected. The main content area is divided into several sections:

- Applicant Information:** Applicant Name: MR AutoFNK AutoMNMK AutoLNM.
- Account Details:** Account Type: Personal Loan; Account Branch: 006; Product Code: PRLN02; Product Name: Small Personal Loan (marked with a green checkmark).
- Host Product Details:** Host Product Code: RPPL; Host Product Description: Product testing (marked with a green checkmark).
- Application Details:**
 - Loan Amount: £100,000.00
 - Loan Tenure: 1 Years 1 Months 1 Days
 - Interest Rate: 3.82%
 - Repayment Method: EMI
 - Repayment Frequency: Monthly
 - Repayment Schedule View (link)
- Application Life Cycle Details:**
 - Application Date: Mar 30, 2018
 - Offer Approved Date: Mar 30, 2018
 - Offer Accepted Date: Mar 30, 2018
- Approval Details:**

Approver Id	Stage	Date
SYSTEM	RPM_RLN02_SUPAPPRVL	2018-03-30
- User Action:** User Recommendation (link) and User Action: Approved (marked with a green checkmark).

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

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

Table 59: Loan Summary Details – Field Description

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

Field	Description
Assessment Approval Method	Displays the assessment approval method.
Offer Approved Date	Displays the offer approved date.
Offer Accepted Date	Displays the offer accepted date.
Approval Details	Displays the approval details.
Approver ID	Displays the approver ID.
Stage	Displays the stage.
Date	Displays the date.
Offer Issue Date	Displays offer issue date.
User Recommendation	Specify the User recommendation. Available options are: • Recommended for Approval • Recommended for Reject
User Action	Displays the user action based on user recommendation.

3.13.3 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 84: Summary

Account Approval - 006APP000062835

Application Info | Customer 360 | Remarks | Documents | Notices | More

Screen(15/15)

Summary

- Customer Information**
Name: AutoFNK AutoMNRK AutoLNK
Applicant Type: Primary
No. Of Applicants: 1
- Loan Details**
Product Name: Small Personal Loan
Loan Amount: GBP 100000
Loan Tenure: 1 Years 1 Months 1 Days
- Mandate Details**
Applicant Name: MR AutoFNK
AutoMNRK AutoLNK
Repayment Share: 100.0%
- Financial Details**
Applicant Name: MR AutoFNK
AutoMNRK AutoLNK
Total Income: GBP 280000
Total Expense: GBP 20100
Net Income: GBP 259900
- Collateral Details**
Collateral Type: Property
Collateral Category: Residential
Property
Collateral Value: GBP 1000000
Hair Cut: % 1
- Terms and Conditions**
- Credit Rating Details**
Applicant Name: MR AutoFNK
AutoMNRK AutoLNK
External Rating Agency: Experian
External Rating: 750
+1 view more...
- Valuation Details**
Valuation Type: Internal
Valuation Amount: GBP 990000
Agency Name: Valuation Agency
Valuation Date: Mar 30, 2018
- Legal Opinion**
Opinion Type: Internal
Agency Name: Legal Opinion Agency
Legal Remarks: none
Opinion Date: Mar 30, 2018
- Assessment Summary**
System Recommendation: Approved
Weighted Score: 85
Approved Loan Amount: GBP 100000
Effective Rate: 3.82
- Offer Issue**
Offer Issue Date: Mar 30, 2018
Approved Amount: GBP 100000
Rate of Interest: 3.82%
Installment Amount: GBP 795236
- Offer Accept/Reject**
Customer Response: Accept
Offer Issue Date: Mar 30, 2018
Offer Expiry Date: Apr 26, 2018
- Collateral Perfection Details**
Registration Authority: TEST
Reference Number: 787874
Registration Date: Mar 30, 2018
Confirmation Date: Mar 30, 2018
- Loan Summary Details**
Loan Amount: GBP 100000
Loan Tenure: 1 Years 1 Months 1 Days
Rate of Interest: 3.82%
User Recommendation: Approved

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

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 60: Summary Account Approval – Field Description

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

Data Segment	Description
Offer Accept / Reject Details	Displays the offer accept / reject details.
Collateral Perfection Details	Displays the collateral perfection details.
Loan Summary Details	Displays the loan summary details.

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.
3. Click **Accept Overrides & Proceed**. The **Checklist** screen is displayed.
4. Click **Save & Proceed**. The **Outcome** screen is displayed.
5. In the **Outcome** screen, select the appropriate option from the **Select to Outcome** field.
 - Select **Proceed** option from the drop-down list. It will logically complete the Post Offer Amend 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.
 - Select the **Return to Post Offer Amendment** stage to make assessment stage available in free task.
6. Click **Submit** to submit the Account Approval stage. The confirmation screen appears with the submission status, the Application Reference Number and the Process Application Reference Number.

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

7. Click **Close** to close window.

OR

Click **Go to Free Task**.

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

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

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

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

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

3.14 Reference and Feedback

3.14.1 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

3.14.2 Documentation Accessibility

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

3.14.3 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.

3.15 Action Tabs

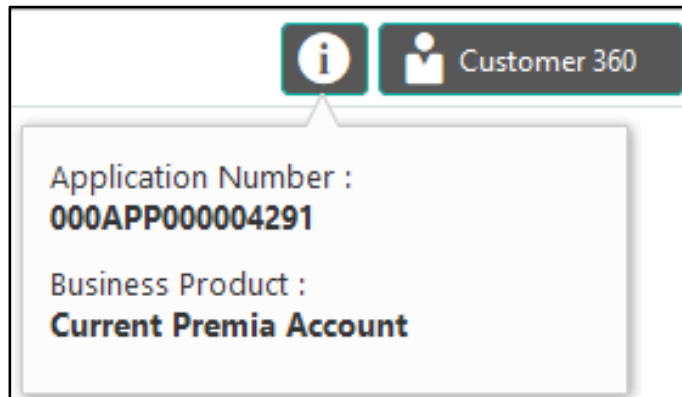
This section is applicable for all the stages of retail loan account opening. Refer below for detailed information.

3.15.1.1 Icon

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

→ The **Icon** screen is displayed.

Figure 85: Icon Screen



3.15.1.2 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 86: Customer 360



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

3.15.1.3 Application Info

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

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

Figure 87: Application Information

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

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

Figure 88: 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 61: Application Information – Field Description

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

Field	Description
Source By	Displays the name of the user who has sourced the application.
Channel	Displays the channel name.
Priority	Displays the priority of the application. • High • Medium • Low
Application Number	Displays the application number
Total time spent	Displays the time spent for the product process since initiation of the application.
User ID Assigned	Displays the User ID of the user currently working on the product process. NOTE: This is blank, in case the product process task is not acquired by any user.
Time spent	Displays the days spent in the current phase/stage.
Expected Account Opening Date	Displays the expected date when the account will be created.
	Displays the information on the features considered to predict the expected account opening date.
More Info	Click More Info hyperlink to view more details about the customer clarification raised. For more information, refer to Clarification Details .
Current Stage	Displays the stage in which the product process is currently in. NOTE: If the phase is configured for the product, the current stage will be displayed as current phase.

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

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

3.15.1.4 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 89: Remarks

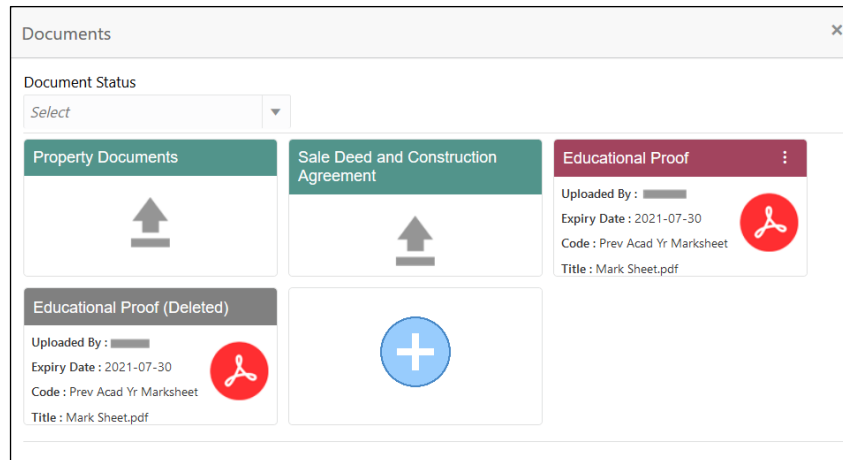
Remarks posted are updated with your User ID, Date, and are available to view in the next stages for the users working on that application.

3.15.1.5 Documents

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

→ The **Documents** screen is displayed.

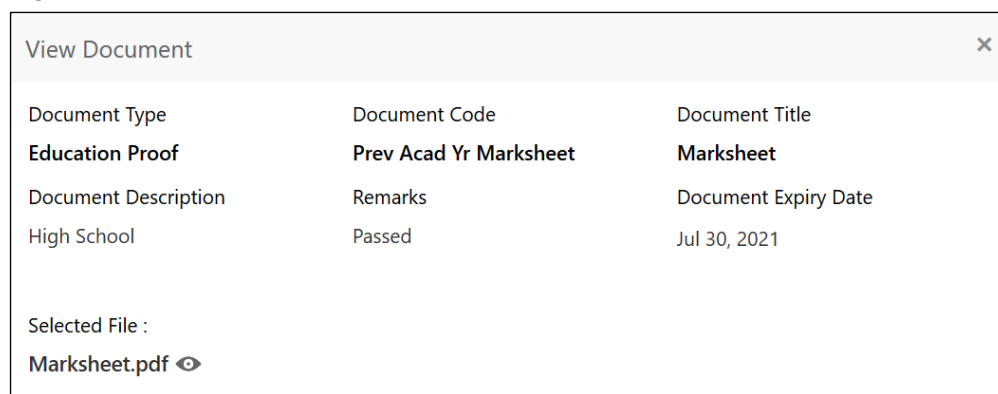
Figure 90: Documents



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 91: View Document



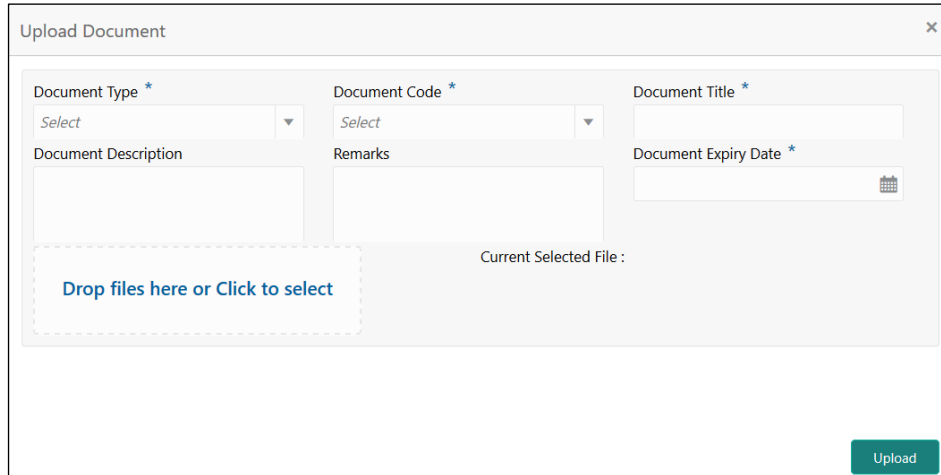
5. Click **Download** to download the document.
6. Click **Delete** to delete the document.

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 92: Upload Document



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

Table 62: Upload Document – Field Description

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

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

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

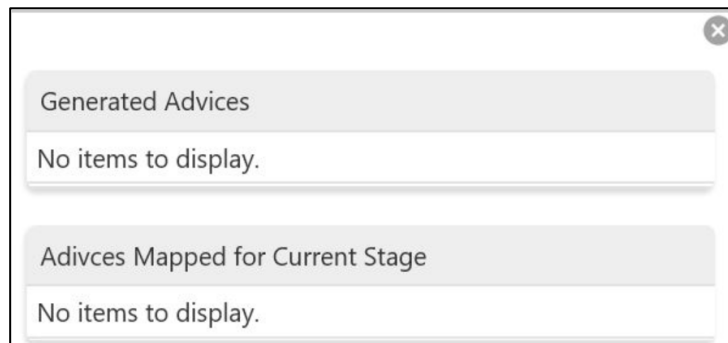
Non-mandatory documents can be deleted in any stage.

3.15.1.6 Advices

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

→ The **Advices** screen is displayed.

Figure 93: Advices



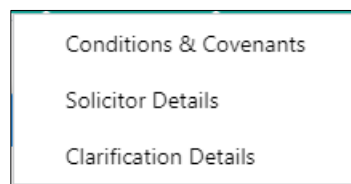
The system will generate the advice on submission of the stage. For Application Entry stage of Current Product, no advice is configured.

3.15.1.7 More

In this section you can add more details that supports the loan application such as Conditions, Covenants, Solicitor and Clarifications.

1. Click **More**.

Figure 94: More



You can select the appropriate option which you need to add.

3.15.1.7.1 Conditions

The Conditions are stipulations and constraints recorded in a contract to restrict the usage of funds, in order to ensure proper utilization of funds for the specified purposes and to adhere to a stipulated schedule.

The pre disbursement type of conditions are validated once the offer is accepted in the **Offer Acceptance** stage. The system populates the appropriate error in case the conditions are not complied.

1. From the **More** option, click the **Conditions & Covenants** to add or remove the conditions details. The **Conditions & Covenants** page appears.

Figure 95: Condition &Covenants

2. Click **Add** to add new conditions.
OR
Click **Remove** to remove already added conditions.
3. Enter the relevant details.

NOTE: It is mandatory to enter all the field that are marked with asterisk (*).

Table 63: Conditions – Field Description

Field	Description
Entity	Select the entity on which you want to set condition. The available options are • Party • Collateral
Entity ID	Select the entity ID from the list. The options in the list appears based on the entity selected in the Entity field.
Condition	Specify the conditions for the selected entity.

Field	Description
Type	Select the type when the conditions must be complied. The available options are • Pre Disbursement: If you select this option then the selected conditions have to be complied prior with the account opening and loan disbursement. • Post Disbursement: If you select this option then the selected conditions occur and are supposed to be complied post loan disbursement. This conditions are manually monitored.
Status	Select the status of the condition. The available options are • Open • Complied

4. Click **OK**. The conditions are saved.

NOTE: All the fields appears with the selected options in tabular format. You can edit the details on clicking the added row.

3.15.1.7.2 Covenants

Often there are restrictions on borrowers while extending credit facilities. Sometimes, a borrower promises certain future acts to assure the lender that the conduct of business dealings is fair, healthy and in accordance with the best practices. The purpose of covenant is to assist the lender to ensure the health of loan facilities does not deteriorate suddenly or unexpectedly before maturity.

1. From the **More** option, click **Conditions & Covenants** to add or remove the covenants details. The **Conditions & Covenants** page appears.

Figure 96: Conditions &Covenants

2. Click **Add** to add new covenants.

OR

Click **Remove** to remove already added covenants.

3. Enter the relevant details.

NOTE: All the field with asterisk (*) mark are mandatory

Table 64: Covenants

Field	Description
Entity	Select the entity on which you want to set covenants. The available options are • Party • Collateral
Entity ID	Select the entity ID from the list. The options in the list appears based on the entity selected in the Entity field.
Covenants	Specify the covenants for the selected entity.
Type	Select the type when the covenants must be complied. The available options are • Financial • Reporting • Undertaking

Field	Description
Status	Select the status of the condition. The available options are • Open • Complied

- Click **OK**. The covenants are saved.

NOTE: All the fields appears with the selected options in tabular format. You can edit the details on clicking the added row.

3.15.1.7.3 Solicitor Details

A solicitor is a legal practitioner who traditionally deals with most of the legal matters in some jurisdictions. A person must have legally-defined qualifications, which vary from one jurisdiction to another, to be described as a solicitor and enabled to practice there as such.

In this section you can add or remove the solicitor. You can also view the already added solicitor.

- From the **More** option, click the **Solicitor** to add or remove or edit the already added solicitor. The Solicitor Details page appears.

Figure 97: Solicitor Details

Solicitor Details

John Smith
Registration Number
509438534095

Title *
Mr.

First Name *
John

Middle Name

Last Name *
Smith

Gender *
Male

Date of Birth *
Mar 24, 1980

Registration Number
509438534095

Communication Address

Address Line 1 *
13th Express way

Address Line 2 *
Long Street

Address Line 3 *

State / Country Sub Division *
ny

Country *
US

Zip Code / Post Code
42343

Please enter Alphanumeric value
Enter 255 or fewer characters.

OK

Enter the relevant details.

NOTE: All the field with asterisk (*) mark are mandatory.

Table 65: Solicitor Details

Field	Description
Title	Select the title of the solicitor.
First Name	Specify the first name of the solicitor.
Middle Name	Specify the middle name of the solicitor.
Last Name	Specify the last name of the solicitor.
Gender	Select the gender of the solicitor from the list.
Date of Birth	Select or enter the birth date of the solicitor.
Registration Number	Specify the registration number of the solicitor.
Communication Address	Capture the communication address of the solicitor.
Address Line 1	Specify the building name.
Address Line 2	Specify the street name.
Address Line 3	Specify the city or town name.
State / Country Sub Division	Specify the state or country sub division.
Country	Select and search the country code.
Zip Code / Post Code	Specify the zip or post code of the address.

3.15.1.7.4 Clarifications Details

1. Click **Clarification Details** to raise a new customer clarification request or view the existing request.
2. Click **New Clarification** to request new clarification.

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

Figure 98: New Clarification

Clarification ID	Clarification Subject	Raised By	Clarification Date	Clarification Status	Status Update Date
No data to display.					

- Enter the 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 99: Upload Documents

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

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

Figure 100: Clarification Details

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

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

Figure 101: Clarification Details

Clarification Details - 000APP000014292

Clarification ID	Clarification Subject	Raised By	Clarification Date	Status	Status Update Date
SAVNEW0000025	Pan Card		March 26, 2020 12:00 AM	Clarification Requested	March 26, 2020 12:00 AM

March 26, 2020 12:00 AM

New Pan Card copy is needed

March 26, 2020 12:00 AM

[Manual Response](#)

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

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

Allowed actions are as following:

- Adding New Conversation
- Withdraw Clarification
- Accept Clarification

Once the Clarification is either withdrawn or accepted, the application moves back to the **My Task** sub-menu available under **Task** menu, post which the user can edit the application and submit the specified stage. Clarification once raised and actioned are available throughout the application processing by the other users working on the other stages of the application by clicking on **Clarification Details** from the header.

4 Instant Retail Loan Account Opening Process

Instant personal loan account opening flow is applicable only for the Individual type of customer. The reference origination flow has been optimized to ensure that the loan request is processed with minimal manual intervention.

This personal loan request can be triggered from the Self- Service Channel such as Oracle Banking Digital Experience for both new and KYC compliant existing customers. For the Assisted Channel, this loan request can be triggered only for KYC compliant existing customer.

In case of new customer, the self-service channel uses the automatic flow to verify or provide KYC compliance to customer. This automatic flow is indicated as Video KYC in OBDX. The necessary KYC types for compliance verification is configured in Oracle Banking Party Module. Please refer the **Retail Onboarding User Guide** for more details.

Prerequisite:

Below configuration are set for Instant Personal Loan product in the **Business Product** configuration screen.

- In the **Business Product Details** data segment, the **Application Submission is Mandatory** toggle is selected to capture application details in initiate stage

Below configurations are set for Instant Personal Loan product in the **Business Process** screen.

- Document and checklist verification is set as non mandatory
- The Offer Issue Advices are configured.

Account Opening Process Flow

The Instant Personal Loan account opening process is described below:

1. Application Entry Stage:

- In case the application is initiated through Self-Service Channel, the system automatically triggers the Application Entry stage without any manual intervention and completes the data segment level validation. On successful completion of the validation, the system automatically submits the Application Entry Stage.

OR

In case the application is initiated through Branch, this stage is automatically submitted, if the application details are captured by clicking the **Application** button from the **Product Details** data segment. On submission of Application Entry Stage,

system will perform an Assessment and if the system decision is Approved then the application process in the Offer Accept / Reject stage.

2. The Assessment and Offer issue stage automatically handled and hence the stage are not generated.
 - If the offer is successfully generated, then offer letter is communicated to an applicant on email.
 - If the automatic offer issue workflow fails, then the **Offer Issue** task is generated to perform manual action on loan application.
 - If the Assessment is Auto Rejected, then the application is terminated automatically and an email communication along with the Rejection advice is sent to the applicant. As an exceptional case for Insta personal loan, Assessment recommendations which are Manual are also handled.
3. **Manual Credit Assessment stage:**
 - If the Assessment Decision is Manual Queue A or Manual Queue B, then the system proceeds application to the Manual Credit Assessment stage to assess manually.
 - If the application is approved, then the system proceeds and the Manual Credit Decision stage is generated.
 - If the application is rejected, then the application is terminated, and a rejection advice is mailed to the borrowing applicant.
4. **Manual Credit Decision stage:** On submitting the **Manual Credit Assessment** stage, the system generates the **Manual Credit Decision** task to assess the loan application. In this task the assessment officer can either **Reject** or **Approve** the application manually.
 - If the application is approved, then Offer Issue is automatically trigger and an email with the attached offer letter is communicate to an applicant. The application proceeds with the next logical referenced stage.
 - If the application is rejected, then the system terminates the application and a rejection advice is sent to the applicant.
5. **Offer Accept /Reject:** Once the offer is issued successfully, the applications proceeds with the next task which is generated based on action selected in the previous stage.
 - If the application is initiated through branch channel then you can capture the applicant's response. If the application is initiated through the self-service channel, the applicant's response is received from OBDX. In both the cases, once the offer is

accepted OBO initiates call and shares data to the host for creation of Instant Personal Loan Account.

- If the customer response is reject, then the application is rejected.by selecting the **Reject** option from the Outcome screen while submitting the stage. The rejection advice is sent to the applicant through email.
 - If the bank reject the application, then the application is rejected.by selecting the **Reject By Bank** option from the Outcome screen while submitting the stage. The rejection advice is sent to the applicant through email.
6. **Handoff Retry:** Application moves to this stage and appears in the **Free Task** only if the Instant Personal Loan Account creation has been rejected by Product Processor. The users with the necessary access rights can pick such task and can retry submission to Host after taking required actions on the Failure reason.

5 Regional Configuration

Oracle Banking Origination (OBO) has an ability to configure different geography requirements across varied implementation. Using the regional configurator feature, users are configured and enabled for a given Entity ID such as Default and Region Code.

The region specific configurations helps to ensure the workflows adhere to the geography practices, in terms of data capture and visualizations of the application screens. This model supports a framework which is used across OBMA domains to achieve specific end user experience.

Following region specific configuration are implemented:

- Ability to set non-mandatory field to mandatory
- Ability to set a field mandatory based on another field
- Hiding a field
- Capability to maintain LOV by geography
- Capability to maintain default value in LOV for a given geography

This chapter describes US region specific configuration which are implemented in OBO.

The fields in below table are defaulted to the respective value from backend. These fields hidden on UI.

Table 66: Defaulted Values and Hidden on UI

Field	Description
Preferred Currency	Defaulted to USD. Appears in the Customer Information data segment of the Application Entry stage.
Account Currency	Defaulted to USD. Appears in the Account Details data segment of the Application Entry stage.
Customer Type	Defaulted to Individual customer type. Appears in the Customer Information data segment of the Application Entry stage.
Phone Banking	Defaulted to No.

Field	Description
	From the Account Service Preferences data segment of the Application Enrichment stage.
Direct Banking	Defaulted to No. From the Account Service Preferences data segment of the Application Enrichment stage.
Kisok Banking	Defaulted to No. From the Account Service Preferences data segment of the Application Enrichment stage.
Passbook	Defaulted to No. From the Account Service Preferences data segment of the Application Enrichment stage.

The fields in below table are not applicable for US region.

Table 67: Not Applicable

Field	Description
Name in Local Language	From in the Customer Information data segment of the Application Entry stage.
Citizenship By	From the Customer Information data segment of the Application Entry stage.
Marital Status	From the Customer Information data segment of the Application Entry stage.
Details Of Special Need	From the Customer Information data segment of the Application Entry stage.
Remark for Special Need	From the Customer Information data segment of the Application Entry stage.
Relationship Manager ID	From the Customer Information data segment of the Application Entry stage.
Additional Info	From all the Address section where applicable.

The fields in below table are used with US nomenclature in the respective screen.

Table 68: Nomenclature Fields

Field	Description
State/ Country Sub Division	The label is changed to State. Appears in the below stages: • In the Address Details sections of the Customer Information data segment in the Application Entry stage. • In the Address Details sections of the Nominee Details data segment in the Application Entry stage.
Cheque	The label appears as Check. Appears in the Account Details data segment of the Application Entry stage. Appears in the Account Service Preferences data segment of the Application Enrichment stage.

6 Error Codes and Messages

This topic contains the error codes and messages.

Table 69: 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 cannot be null or empty
RPM_CMN_APL_004	Applicant details model list cannot 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

Error Code	Messages
RPM_CMN_APL_014	Please provide a valid value for Gender
RPM_CMN_APL_015	Please provide a valid value for Country of residence
RPM_CMN_APL_016	Please provide a valid value for Citizenship
RPM_CMN_APL_017	Empty Request Cannot be Send to Party
RPM_CMN_APL_018	Exception Occurred while parsing Json Response
RPM_CMN_APL_019	Exception Occurred while Producing even for Kafka
RPM_CMN_APL_020	Please select one communication address for \$1
RPM_CMN_APL_021	Please provide valid value for Address Type of \$1
RPM_CMN_APL_022	Please provide valid value for Building Name of \$1
RPM_CMN_APL_023	Please provide valid value for State of \$1
RPM_CMN_APL_024	Please provide valid value for City of \$1
RPM_CMN_APL_025	Please provide valid value for Street Name of \$1
RPM_CMN_APL_026	Exception occured while fetching applicant count
RPM_TC_011	Error occured while getting uploaded Doc
RPM-AT-001	Failed in Updating Transaction Log

Error Code	Messages
RPM-AT-002	Record not found
RPM-AT-005	Mandatory Datasegment(s) - \$1
RPM-AT-015	Pending Approval of Overrides
RPM-CA-001	Error occurred while parsing from Model to Entity
RPM-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

Error Code	Messages
RPM-CMN-APL-028	Please provide valid value for Ownership
RPM-CMN-APL-029	Please provide valid value for Salutation of \$1
RPM-CMN-APL-030	Please provide valid value for First Name
RPM-CMN-APL-031	Please provide valid value for Last Name
RPM-CMN-APL-032	Please provide valid value for Gender of \$1
RPM-CMN-APL-033	Please provide valid value for Date Of Birth of \$1
RPM-CMN-APL-034	Please provide valid value for Resident Status of \$1
RPM-CMN-APL-035	Please provide valid value for Citizenship By of \$1
RPM-CMN-APL-036	Please provide valid value for Unique Id Type of \$1
RPM-CMN-APL-037	Please provide valid value for Unique Id Number of \$1
RPM-CMN-APL-038	Customer age should be more than \$1 for \$2 Product.
RPM-CMN-APL-039	Customer age should be less than \$1 for \$2 Product.
RPM-CMN-APL-040	Same Customer cannot be added multiple times as Applicant.
RPM-CMN-APL-041	Please provide valid value for Party Id for \$1
RPM-CMN-APL-042	Please provide valid value for Short Name for \$1

Error Code	Messages
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
RPM-CMN-APL-049	Please provide valid value for Preferred Language of \$1
RPM-CMN-APL-050	Please provide valid value for Preferred Currency of \$1
RPM-CMN-APL-051	Please provide valid value for Customer SubType for \$1
RPM-CMN-APL-052	Please provide valid value for Customer Segment for \$1 .
RPM-CMN-APL-053	Please provide valid value for Marital Status of \$1 .
RPM-COM-001	JSONException occurred
RPM-CR-001	Error occurred while adding the product to cart
RPM-CR-002	Error occurred while deleting the product from cart

Error Code	Messages
RPM-CR-003	Error occurred while getting the cart details
RPM-LO-ACDT-001	Start Date cannot be before the First Repayment Date
RPM-LO-ACDT-002	Please provide a valid value for Start Date
RPM-LO-ACDT-003	Please provide a valid value for Statement Type
RPM-LO-ACDT-004	Please provide a valid value for Statement Cycle
RPM-LO-ACDT-005	Please provide a valid value for Account Services Model
RPM-LO-ACDT-006	Please select a valid dropdown value for Statement Type
RPM-LO-ACDT-007	Please select a valid dropdown value for Statement Cycle
RPM-LO-ACDT-008	Please select a valid dropdown value for Holiday Check
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

Error Code	Messages
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
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

Error Code	Messages
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
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

Error Code	Messages
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
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

Error Code	Messages
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
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

Error Code	Messages
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
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

Error Code	Messages
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
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)

Error Code	Messages
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
RPM-LO-BPLC-005	Display Name is not configured for \$1 as part of Business Product

Error Code	Messages
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
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

Error Code	Messages
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
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

Error Code	Messages
RPM-LO-CLDT-005	Cover Available is not equal to Total Collaterval Value minus Utilized Previously
RPM-LO-CLDT-006	Please provide a valid value for Utilized Previously
RPM-LO-CLDT-007	Please provide a valid value for Utilized Previously Currency Code
RPM-LO-CLDT-008	Please provide a valid value for Collateral Type
RPM-LO-CLDT-009	Please provide a valid value for Collateral Value
RPM-LO-CLDT-010	Please provide a valid value for Collateral Value Currency Code
RPM-LO-CLDT-012	Please provide a valid value for Make
RPM-LO-CLDT-013	Please provide a valid value for Model
RPM-LO-CLDT-014	Please provide a valid value for Investment Type
RPM-LO-CLDT-015	Please provide a valid value for Bank Name
RPM-LO-CLDT-016	Please provide a valid value for Branch Name
RPM-LO-CLDT-017	Please provide a valid value for Maturity Date
RPM-LO-CLDT-018	Please provide a valid value for Attributes
RPM-LO-CLDT-019	Please provide a valid value for Dimension

Error Code	Messages
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
RPM-LO-CLDT-032	Please select a valid dropdown value for Branch

Error Code	Messages
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

Error Code	Messages
RPM-LO-CMDT-027	KYC status update Pending
RPM-LO-CMDT-028	KYC Not Compliant - cannot proceed with Application
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

Error Code	Messages
RPM-LO-CMN-010	Asset Details not found for this Process Reference number
RPM-LO-CMN-011	Mortgage Valuation Details not found for this Process Reference number
RPM-LO-CMN-012	Disbursement Details not found for this Process Reference number
RPM-LO-CMN-013	Vehicle Details not found for this Process Reference number
RPM-LO-CMN-014	Collateral Details not found for this Process Reference number
RPM-LO-CMN-015	Interest Details not found for this Process Reference number
RPM-LO-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.

Error Code	Messages
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
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

Error Code	Messages
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
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

Error Code	Messages
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
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

Error Code	Messages
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
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

Error Code	Messages
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
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

Error Code	Messages
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
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

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

Error Code	Messages
RPM-LO-FLDT-014	Please provide a valid value for Income Details
RPM-LO-FLDT-016	Please provide a valid value for Expense Details
RPM-LO-FLDT-018	Please provide a valid value for Income Type
RPM-LO-FLDT-019	Please provide a valid value for Total Income Amount
RPM-LO-FLDT-020	Please provide a valid value for Expense Type
RPM-LO-FLDT-021	Please provide a valid value for Total Expense Amount
RPM-LO-FLDT-022	Please provide a valid value for Asset Type
RPM-LO-FLDT-023	Please provide a valid value for Net Amount
RPM-LO-FLDT-024	Please provide a valid value for Liability Type
RPM-LO-FLDT-026	Please provide a valid value for Seq Income No
RPM-LO-FLDT-027	Please provide a valid value for Seq Expense No
RPM-LO-FLDT-028	Please provide a valid value for Seq Asset No
RPM-LO-FLDT-029	Please provide a valid value for Seq Liability No
RPM-LO-FLDT-030	Please provide a valid value for Seq Basic Details No
RPM-LO-FLDT-031	Please provide a valid value for Seq Parent Details No

Error Code	Messages
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
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

Error Code	Messages
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-LNDD-001	Loan Amount should be greater than zero
RPM-LO-LNDD-002	Please enter a valid value for Loan Tenure
RPM-LO-LNDD-003	Loan Tenure should be greater than zero
RPM-LO-LNDD-004	Please provide a valid value for Loan Currency Code
RPM-LO-LNDD-005	Please provide a valid value for Loan Amount
RPM-LO-LNDD-006	Please provide a valid value for Product Name
RPM-LO-LNDD-007	Please provide a valid value for Purpose Of Loan
RPM-LO-LNDD-008	Max Amount is not configured in Product for Currency \$1
RPM-LO-LNDD-009	Min Amount is not configured in Product for Currency \$1
RPM-LO-LNDD-010	Loan Amount should be in between \$2 and \$3 for Currency \$1
RPM-LO-LNDD-011	Please select a valid dropdown value for Account Currency
RPM-LO-LNDD-012	Please provide a valid value for Account Branch

Error Code	Messages
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
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"

Error Code	Messages
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
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

Error Code	Messages
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
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

Error Code	Messages
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
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

Error Code	Messages
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
RPM-LO-RPDT-005	Please provide a valid value for Repayment Mode

Error Code	Messages
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

Error Code	Messages
RPM-LO-VDDT-010	For Vehicle Class Used, Premium Frequency is required
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

Error Code	Messages
RPM-LO-VDDT-024	Premium Amount Currency should be same as Loan Currency
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

Error Code	Messages
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
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

Error Code	Messages
RPM-LO-VHDT-020	Price As Per Valuation Curreny should be same as Loan Currency
RPM-PD-001	generateSequenceNumber : Entity cannot be null
RPM-PD-002	Sequence Generator failed to generate the reference number
RPM-PD-003	businessProductCode cannot be null
RPM-PD-004	Error while fetching Business Process
RPM-PD-005	Error while Fetching the Business Products
RPM-PD-006	Error occured while creating ATM Entity Model
RPM-PD-007	Unable to acquire task
RPM-PD-008	Error occurred while initiating workflow
RPM-PD-009	ApplicationNumber cannot be null
RPM-PD-010	Unable to save application in Transaction Controller
RPM-PD-011	Failed to persist comments
RPM-PD-012	Unable to update task to complete
RPM-PD-013	Process Code cannot be null for the lifecycle
RPM-PD-014	Error occured while submitting details to domain

Error Code	Messages
RPM-PD-015	Unable to update stages
RPM-PD-016	Application Number, Process Code and Stagecode are mandatory
RPM-PD-017	Unable to update task to complete
RPM-PD-018	Error occured while fetching Summary details
RPM-PD-019	Datasegment is Mandatory
RPM-PD-020	Error occured while fetching Summary details
RPM-PD-021	Error while getting datasegments from TC
RPM-PD-022	Error occured while acquiring the task
RPM-PD-023	ProcessRefNo cannot be null
RPM-PD-024	Failed in domain save
RPM-PD-025	Error occured while releasing the task
RPM-PD-026	Application submit/save failed for External System
RPM-PD-027	Application fetch failed for External System
RPM-PD-028	No Business Process maintained for the given Business Product
RPM-PD-029	\$1 is not valid

Error Code	Messages
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
RPM-PD-033	Mandatory Datasgments \$1 are missing for the reference number \$2
RPM-PD-034	Datasgment Code(s) is missing for \$1 for the reference number \$2
RPM-PD-035	Loan offer accept/reject is not applicable for the given application
RPM-PD-036	Unable to proceed as the application is already being processed by the bank
RPM-PR-001	Error occured while getting the cart details
RPM-TO-001	Mandatory Checklist(s) - \$1
RPM-TO-020	Mandatory Document(s) - \$1

7 Annexure

7.1 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:

7.1.1 Loan Initiation Reply

	Bank Name
	Branch Name
	Date:

To,

Customer Name(s)

Address Line1

Address Line2

State

City

Pincode

Re : Loan Initiation Advice

Dear Sir/Madam

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

Yours faithfully,

Bank Name

Branch Name

7.1.2 Offer Issue

Bank Name

Branch Name

Date:

To,

Customer Name

Address Line1

Address Line2

State

City

Pincode

Atten: Mr/Mrs. Customer Name(s)

Re: Approval of Loan

Dear Sir/Madam

We are pleased to inform you that your request dated <Application Date> (YYYY-MM-DD) vide application number <xxxxxx> for <Product Name> has been approved with the following parameters detailed below.

Approved Amount : <Currency + Approved Amount>
 Approved Date : <Offer Issue Date> (DD-MM-YYYY)
 Offer Valid Period : <Offer Expiry Period> <Offer Expiry Term>
 Loan Tenor : <Tenure> Months
 Interest Rate : <Latest Effective Interest Rate> %
 Fee Amount : <Total Charges>
 Repayment Type : <Repayment Type>
 Instalment Amount : <Installment Amount>

Collateral Details

Type	Amount	Currency Code
<Collateral Type>	<Collateral Amount>	<Collateral Value Currency Code>

Please return this offer letter with your acceptance. If not returned on aforesaid date, this letter will be null and void. Acceptance of this letter will be at Banks sole discretion.

In case of any clarification please do not hesitate to contact Relationship Manager <Source Emp Name>.

Yours faithfully,
<Bank Name>

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

Name:

Signature:

Date:

Place:

7.1.3 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:

7.1.4 Loan Approval

To,

Customer Name

Address Line1

Address Line2

Bank Name

Branch Name

Date:

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>

7.1.5 Loan Rejection

To,
Customer Name
Address Line1
Address Line2
State
City
Pincode

Bank Name
Branch Name
Date:

Atten: Mr/Mrs. Customer Name(s)

Re: Rejection of <Currency> <Loan Amount> for <Product Name>

Dear Sir/Madam

Please be informed that your request dated <Application Date> (YYYY-MM-DD) for application number <xxxxxx> has been rejected.

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

Yours faithfully,

<Bank Name>

7.1.6 Loan Application

Application Number: <XXXXXXXXXXXX>

Application Branch: <XXXX> <Branch Name>

Date: YYYY-MM-DD

Applicants:

Applicant 1

Applicant 2

Product Details

Application Type : <XXX>

Product: <XXXXXX>

Term: <Years>

Purpose: <Loan purpose>

Loan Amount: <XXXX>

Contribution: <XXXX>

Total: <XXXXXX>

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. <XXXXXXX>

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. <XXXXXXX>

Employer Name: <XYZ>

Employment Type: <XYZ>

Organization Category: <XYZ>

Current Employment: <XYZ>

Employment Start Date: YYYY-MM-DD

Employment End Date: YYYY-MM-DD

Employer's Address:

Address Line1

Address Line2

State

City

Pin code

Financial Position Details

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

Liabilities Type	Liabilities Amount
Home Loan	XXX
Education Loan	XXX
Property Loan	XXX
Vehicle Loan	XXX
Credit Card Outstanding	XXX
Overdrafts	XXX
Personal Loan	XXX

Liabilities Type	Liabilities Amount
Other	XXX
Home Loan	XXX
Education Loan	XXX
Property Loan	XXX
Vehicle Loan	XXX
Credit Card Outstanding	XXX
Overdrafts	XXX
Personal Loan	XXX
Other	XXX
Home Loan	XXX
Education Loan	XXX

Income Type	Income Amount
Business	<XXX>
Salary	<XXX>
Interest Amount	<XXX>
Rentals	<XXX>
Income Type Income Amount	<XXX>
Business	<XXX>
Cash Gifts	<XXX>
Other	<XXX>
Pension	<XXX>
Investment Income	<XXX>

Income Type	Income Amount
Agriculture	<XXX>
Business	<XXX>
Salary	<XXX>
Interest Amount	<XXX>
Rentals	<XXX>
Business	<XXX>
Cash Gifts	<XXX>
Other	<XXX>
Pension	<XXX>
Investment Income	<XXX>
Agriculture	<XXX>

Expense Type	Expense Amount
Rentals	<XXX>
House	<XXX>
Vehicle	<XXX>
Fuel	<XXX>
Other	<XXX>
Medical	<XXX>
Education	<XXX>
Rentals	<XXX>
House	<XXX>
Vehicle	<XXX>

Expense Type	Expense Amount
Fuel	<XXX>
Other	<XXX>
Medical	<XXX>
Education	<XXX>

Collateral Details

Collateral Type	Collateral Category	Collateral Value	Primary Collateral
<Collateral Type>	<XXXX>	<XXXX>	<XXXX>
<Collateral Type>	<XXXX>	<XXXX>	<XXXX>
<Collateral Type>	<XXXX>	<XXXX>	<XXXX>
<Collateral Type>	<XXXX>	<XXXX>	<XXXX>

Mandate Details

Number of Applicants: <XXX>

Mandate Registered: <XXX>

Applicant Name	Repayment Share (%)
Mr. <XXXX>	<Share %>
Mr. <XXXX>	<Share %>

SIGNIFICANT CHANGES

You have advised us that there are no foreseeable significant changes to your circumstances that will affect your ability to meet your contracted repayments.

You have advised us that significant changes to your circumstances may occur that could adversely affect your ability to meet your contracted repayments and you have plans in place to ensure that you will be able to continue to make repayments if these circumstances occur.

We would like to inform you that:

Purpose of collection

Personal information is information about an identifiable individual and includes facts or an opinion about you which identifies you or by which your identity can be reasonably determined. The

collection of your personal information is essential to enable us to conduct our business of offering and you with our range of financial products and services.

We collect personal information for the purposes of: identifying and protecting you when you do business with us establishing your requirements and providing the appropriate product or service setting up, administering and managing our products and services assessing and investigating and if accepted, managing a claim made by you under one or more of our product and training and developing our staff and representatives. We may be required by law to collect your personal information. These include, but are not limited to, anti-money laundering and taxation laws.

Consequences if personal information is not provided

If we request personal information about you and you do not provide it, we may not be able to provide you with the financial product or service that you request, or provide you with the full range of services we offer.

Disclosure

We use and disclose your personal information for the purposes we collected it. We may also use and disclose your personal information for a secondary purpose that is related to the purpose for which we collected it. This would happen in cases where you would reasonably expect us to use or disclose your personal information for that secondary purpose. In the case of sensitive information, any secondary purpose, use or disclosure will be directly related to the purpose collection.

When necessary and in connection with purposes of collection, we may disclose your personal information to and/or collect your personal information from:

Other companies within the OBVAM UNIVERSAL BANK. Where required or authorized under our relationship with our joint venture companies. Information technology providers, including hardware and software vendors and consultants such as programmers research and development service providers your advisers, agents or representatives our advisers, agents or representatives if required or authorized to do so, regulatory bodies and government agencies financial advisers lenders' mortgage insurers and values credit reporting agencies legal and other professional advisers printers and mail house service providers manufacturers for plastic card production (e.g. debit and credit cards) external dispute resolution schemes.

Disclosure overseas

There are also instances where we may have to send your personal information overseas or collect personal information from overseas. These instances include: sending your personal information to companies in the OBVAM UNIVERSAL BANK group. When you have asked us to do so when we are authorized or required by law to do so when we have outsourced a business activity or

function to an overseas service provider with whom we have a contractual arrangement certain electronic transactions or when it is necessary in order to facilitate a transaction on your behalf. We will only send your personal information overseas or collect personal information about you from overseas for the purposes in this statement.

Access

You can request access to the personal information we hold about you by contacting us. In some circumstances, we are able to deny your request for access to personal information. If we deny your request for access, we will tell you why. If accessing your personal information will take an extended period of time, we will inform you of the likely delay. For more detailed requests for access to personal information, for example, access to information held in archives, a fee may be charged to cover the associated cost of retrieval and supplying this information.

Marketing

We would like to use and disclose your personal information to keep you up to date with the range of products and services available from OBVAM UNIVERSAL BANK. Generally, our companies in the OBVAM UNIVERSAL BANK group will use and disclose your personal information for OBVAM UNIVERSAL BANK's marketing purposes. If you do not want us to use and disclose your personal information for the purpose of marketing products and services to you, you should contact us and tell us.

Contact

Please contact us to:

change your mind at any time about receiving marketing material request access to the personal information we hold about you or obtain more information about our privacy practices by asking for a copy of our Privacy Policy You can contact us by calling 13 75 or contacting us at OBVAM UNIVERSAL BANK.com.au or by visiting any of our branches. Our Privacy Policy can also be found on our website at OBVAM UNIVERSAL BANK.com.au at the bottom of the page by clicking on Privacy.

Authority to obtain credit information

I/We understand that by signing this application, consent is given to OBVAM UNIVERSAL BANK to:

Disclose to a credit reporting agency certain personal information about me/us including: identity particulars, amount of credit applied for in this application, payments which may become more than 60 days overdue any serious credit infringement which OBVAM UNIVERSAL BANK believes I/we have committed, advice that payments are no longer overdue and/or that credit provided to me/us has been discharged. Obtain from a credit reporting agency a report containing personal credit

information about me/us and, a report containing information about my/our commercial activities or commercial credit worthiness, to enable OBVAM UNIVERSAL BANK to assess this application for credit. I/We further consent to and acknowledge that OBVAM UNIVERSAL BANK may at its discretion obtain second and/ or subsequent credit reports prior to funding (settlement) or withdrawal of this application, in order to reassess my/our application for credit. Give and obtain from any credit provider(s) that may be named in this application or in a report held by a credit reporting agency information about my/our credit arrangements, including information about my/our credit worthiness, credit standing, credit history, credit capacity for the purpose of assessing an application for credit, notifying any default by me/us.

Confirm my employment details from my employer, accountant or tax agent named in this application.

Confirm my income received on an investment property from any nominated real estate agent.

Acknowledgments & Declarations

By signing below, I/we agree that I/we, have read and understood this application declare that all information provided in this application is true and correct authorize OBVAM UNIVERSAL BANK to make any enquiries it considers necessary to verify the information provided in this application and in support of this application agree to OBVAM UNIVERSAL BANK, in accordance with the Privacy Statement included in this application and the OBVAM UNIVERSAL BANK Privacy Policy consent to the disclosures set out in the Authority to Obtain Credit Information consent to OBVAM UNIVERSAL BANK disclosing information about my/our application, credit report, loan balance from time to time and associated information relevant to the calculation of commission to the agent nominated in this application and to any organization under which the agent may operate or by whom the agent is employed agree to OBVAM UNIVERSAL BANK transmitting my/our personal information by electronic means

Applicant	Date	Signature
Mr. <XXXX>	YYYY-MM-DD	
Mr. <XXXX>	YYYY-MM-DD	

8 List Of Glossary

1. Account Services Screen –[Account Services](#)
2. Assessment Details Screen –[Assessment Details](#)
3. Assessment Summary Screen - [Assessment Summary](#)
4. Admission Details Screen –[Admission Details](#)
5. Approval Details Screen - [Approval Details](#)
6. Charge Details Screen –[Charge Details](#)
7. Credit Rating Details Screen –[Credit Rating Details](#)
8. Collaterals Details Screen - [Collateral Details](#)
9. Collateral Perfection Details - [Collateral Perfection Details](#) (p.238)
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- 32. Summary Offer Issue - [4.10.2 Summary](#) (p.196)
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- 35. Summary Supervisor Approval - [4.9.2 Summary](#) (p.183)
- 36. Summary Underwriting Screen – [4.4.4 Summary](#) (p.127)
- 37. Valuation Details – [4.4.2 Valuation Details](#) (p.120)