Oracle® Banking Origination
Retail Loans Origination User Guide

Release 14.7.2.0.0

ORACLE®

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Preface

Purpose

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.

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.

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Oracle is fully committed to diversity and inclusion. Oracle respects and values having a diverse workforce that increases thought leadership and innovation. As part of our initiative to build a more inclusive culture that positively impacts our employees, customers, and partners, we are working to remove insensitive terms from our products and documentation. We are also mindful of the necessity to maintain compatibility with our customers' existing technologies and the need to ensure continuity of service as Oracle's offerings and industry standards evolve. Because of these technical constraints, our effort to remove insensitive terms is ongoing and will take time and external cooperation.

Conventions

The following text conventions are used in this document:

Convention	Meaning
boldface	Boldface type indicates graphical user interface elements associated with an action, or terms defined in text or the glossary.
italic	Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values.
`monospace`	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter.

Related Resource

The related documents are as follows:

- *Operations User Guide*
- *Configuration User Guide*
- *Alerts and Dashboard User Guide*

Screenshot Disclaimer

Personal information used in the interface or documents is dummy and does not exist in the real world. It is only for reference purposes.

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

Symbol and Icons

Table 2   Symbols and Icons - Common

Symbol/Icon	Function
	Minimize
	Maximize
✕	Close
🔍	Perform Search
▼	Open a list
+	Add a new record
◀	Navigate to the previous record
▶	Navigate to the next record
↻	Refresh
📅	Calendar
🔔	Alerts

Basic Actions

Table 3   Basic Actions

Actions	Functions
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 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
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.

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Retail Loans Account Origination Process

This topic describes about the 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.

- Retail Loan Account
  This topic describes information about retail loan account.

- Application Entry Stage
  This topic describes the systematic instructions to initiate the loan application entry stage.

- Application Enrichment Stage
  This topic describes the systematic instructions to move the loan application to enrichment stage.

- Loan Underwriting
  This topic describes the systematic instructions to move the loan application to underwriting stage.

- Loan Assessment Stage
  This topic describes the systematic instructions to move the loan application to assessment stage.

- Manual Credit Assessment
  This topic describes the systematic instructions to move the loan application to manual credit assessment stage.

- **Manual Credit Decision**
  This topic describes the systematic instructions to move the loan application to manual credit decision stage.

- **Account Parameter Setup**
  This topic describes the systematic instructions to move the loan application to account parameter setup stage.

- **Supervisor Application Approval Stage**
  This topic describes the information on the various data segments to view and approve the price change in the Supervisor Application Approval stage.

- **Offer Issue Stage**
  This topic describes the information on the various data segments to generate the offer in the Offer Issue stage.

- **Offer Accept / Reject Stage**
  This topic describes the information on the various data segments to accept / reject the offer in the Offer Accept / Reject stage.

- **Post Offer Amendment Stage**
  This topic describes the information on the various data segments to request for amendment of loan application in the Post Offer Amendment stage.

- **Account Approval Stage**
  This topic describes the information on the various data segments to view the captured details and approve the application in the Account Approval stage

- **Global Actions**
  This topic provides the detailed on the actions that can be performed in all stages.

2.1 Retail Loan Account

This topic describes information about retail loan account.

The initial request for a loan can be made through any of the following:

- Authorized branch users

- Relationship managers

- Authorized bank agents

- Traditional branch channel

- Specialized protocol services available on digital devices such as tablets or mobiles

The initiation of loan request can be made for both new and existing customer types. Also, the platform supports the processing of the loan request from the customer which is 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**.

2.2 Application Entry Stage

This topic describes the systematic instructions to initiate the loan 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.

- Customer Information
  In this data segment you can view and edit the customer information which is captured while initiating an loan account application.

- Relationship
  This topics describes the relationship details of parties that are involved in loan account opening application.

- Customer Consent and Preference
  This topic describes the consent and preferences of customers that are captured in account opening process.

- Loan Details
  This topic describes the systematic instructions to configure the loan product.

- Admission Details
  This topic describes systematic instructions to configure admission details.

- Stake Holder Details
  This topic provides the systematic instructions to capture the stake holder details related information for the application.

- Mandate Details
  This topic provides the systematic instructions to capture the mandate details related information for the application.

- Financial Details
  This topic provides the systematic instructions to capture the financial details of a single customer or multiple customers in case of joint applicants.

- Collateral Details
  This topic provides the systematic instructions to capture the collateral which is offered by the customer as security for Overdraft limit.

- Terms and Conditions
  (Required) This topic descriptions the terms and conditions that are mandatory to accept for to proceed with account opening process.

- Summary
  This topic provides instruction to view the tiles for all the data segments in the Loan Application Entry Process.

2.2.1 Customer Information

In this data segment you can view and edit the customer information which is captured while initiating an loan account application.

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.

- For Individual Customer Type
  The topic describes the process to capture or edit customer information of Individual type of customer.

- For Small and Medium Business (SMB) Customer Type
  The topic describes the process to capture or edit customer information of Small and Medium Business type of customers.

2.2.1.1 For Individual Customer Type

The topic describes the process to capture or edit customer information of Individual type of customer.

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 appears based on the region specific configuration. Refer Regional Configuration section below to understand regionalization impact on this data segment.

The **Customer Information - Individual** screen displays.
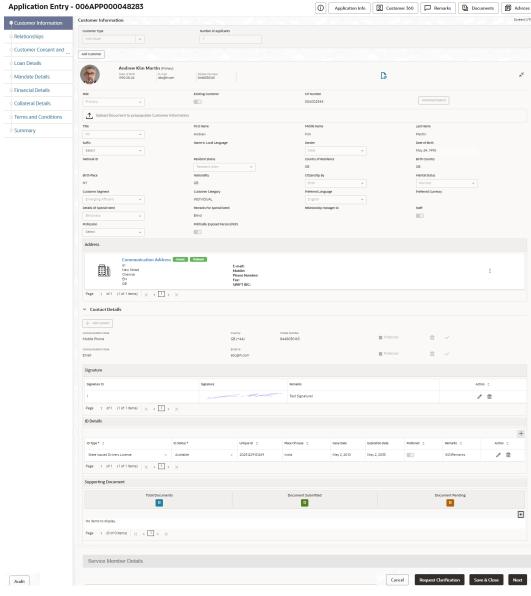
Figure 2-1   Customer Information - Individual

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

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

Table 2-1   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.

Table 2-1   (Cont.) Customer Information - Individual – Field Description

Field	Description
E-mail	Displays the e-mail ID of the applicant.
Mobile Number	Displays the mobile 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. 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. The avaliable options are: • Joint Applicant • Guarantor • Guardian • Custodian
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.
Advanced Search	Click this button to perform party using advance parameters. For more information on advance search, refer the **Advanced Search** section below.
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.
Suffix	Specify the suffix for the applicant. This options in this list appears based on the configured entity code in the Oracle Banking Party product.
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: • **Non-Resident Alien** • **Resident Alien** • **Citizen**

Table 2-1   (Cont.) Customer Information - Individual – Field Description

Field	Description
County of Residence	Search and select the country code of which the applicant is a resident.
Birth Place	Specify the birth place 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.

Table 2-1   (Cont.) Customer Information - Individual – Field Description

Field	Description
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. • **Residential Address** • **Communication Address**
Location	Select and search the location.
Current Address	Select to indicate if you want to mark entered address as current address type.
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.
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.
Country	Select and search the country code.
State / Country Sub Division	Specify the state or country sub division. This field appears based on the selected 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.

Table 2-1   (Cont.) Customer Information - Individual – Field Description

Field	Description
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.
Contact Details	In this section you can provide digital contact details.
<Communication Mode>	Select the communication mode from the drop-down list. The available options are: • Mobile Phone • Email
Country	Select the country along with international subscriber dialing code of the mobile phone from the drop-down list. The drop-down list option consist of countrycode, country name and subscriber dialing code. This field appears only if you select the **Mobile Phone** option as communication mode.
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 Id	Specify the email ID. This field appears only if you select the **Email** option as communication mode.
Preferred	Select to indicate if the given email ID is the preferred ID.
Action	You can edit or delete the added email details.
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.

Table 2-1   (Cont.) Customer Information - Individual – Field Description

Field	Description
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.

Table 2-1 (Cont.) Customer Information - Individual – Field Description

Field	Description
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	In this section you can update the tax declaration details.

Table 2-1   (Cont.) Customer Information - Individual – Field Description

Field	Description
Form Type	Specify the form type for tax declaration. If the **Non Resident Alien** option is selected from the **Citizenship Status** drop-down list then the **Form Type** is defaulted to **W8-BEN** and disable. If the **Citizen or Resident Alien** option is selected from the **Citizenship Status** drop-down list then the **Form Type** is defaulted to **W9** and disable.
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.

Advanced Search
You can perform an advanced search for the party by providing additional information.

You can perform search on below party types:

For Individual

• First Name

• Middle Name

• Last Name

• Date of Birth

• Unique ID or National ID or SSN ID

• Mobile Number

• Email

For Non- Individual

- Party ID
- Business or Organization Name
- Registration Number
- Registration Date
- Email
- Customer Category

To search for a party using the advanced search:

To upload document for fetching customer information:

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

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

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

Table 2-2   Customer Infromation - Upload Document – Field Description

Field	Description
Document Name	Select the document name from the drop-down list. The available options are: • **Driving License** • **Passport**
Country of Issue	This field is defaulted for the document name is selected. **Note:** This field 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.

5. On uploading the document, the details are fetched and appears in the **Verify Information** screen.

   The **Verify Information** screen is displayed.

6. 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 2-3   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**.
Address Type	Select the address type for the applicant from the drop-down list. • **Residential Address** • **Communication Address**
Location	Select and search the location.
Current Address	Select to indicate if you want to mark entered address as current address type.
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.
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.
Country	Select and search the country code.
State / Country Sub Division	Specify the state or country sub division. This field appears based on the selected country code.
Zip Code / Post Code	Specify the zip or post code of the address.

Table 2-3   (Cont.) Verify Information – Field Description

Field	Description
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**

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

   The **Confirmation** screen displays.

Figure 2-2   Upload Document

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

2.2.1.2 For Small and Medium Business (SMB) Customer Type

The topic describes the process to capture or edit customer information of Small and Medium Business type of customers.

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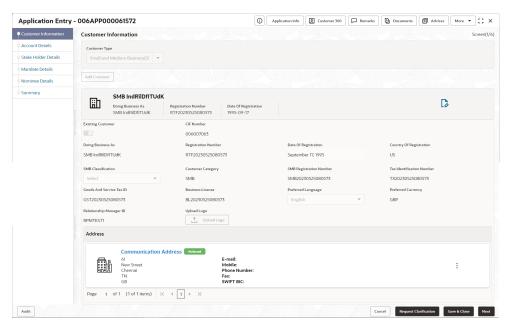
1. In the **Current Application Entry** stage, update the customer details in the Customer Information data segment based on the respective customer type.

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

Figure 2-3   Customer Information - Small and Medium Business

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

Table 2-4   Small and Medium Business – 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. The **Edit** appears only for existing customers.
Existing Customer	Select to indicate if customer is existing customer.
CIF Number	Search and select the CIF number.
Advance Search	Click this button to perform party using advance parameters. For more information on advance search, refer the **Advanced Serach** section below.
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.

Table 2-4   (Cont.) Small and Medium Business – Field Description

Field	Description
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. 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. • **Residential Address** • **Communication Address**
Location	Select and search the location.
Current Address	Select to indicate if you want to mark entered address as current address type.
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.

Table 2-4   (Cont.) Small and Medium Business – Field Description

Field	Description
Address To	Select the date till when you were connected with the given address.
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.
Country	Select and search the country code.
State / Country Sub Division	Specify the state or country sub division. This field appears based on the selected country code.
Zip Code / Post Code	Specify the zip or post code of the address.
Contact Details	In this section you can provide digital contact details. Click add contact button to add new contact details.
<Communication Mode>	Select the communication mode from the drop-down list. The available options are: • Mobile Phone • Email
Country	Select the country along with international subscriber dialing code of the mobile phone from the drop-down list. The drop-down list option consist of countrycode, country name and subscriber dialing code.
	This field appears only if you select the **Mobile Phone** option as communication mode.
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 Id	Specify the email ID. This field appears only if you select the **Email** option as communication mode.
Preferred	Select to indicate if the given email ID is the preferred ID.
Action	You can edit or delete the added email details.

Advanced Search

You can perform an advanced search for the party by providing additional information.

You can perform search on below party types:

For Individual

- First Name

- Middle Name

- Last Name

- Date of Birth

- Unique ID or National ID or SSN ID

- Mobile Number

- Email

For Non- Individual

- Party ID

- Business or Organization Name

- Registration Number

- Registration Date

- Email

- Customer Category
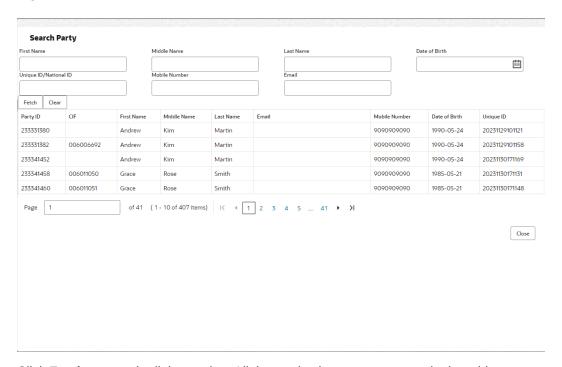
To search for a party using the advanced search:

3. Click the **Advanced Search**.

   The Search Party window appears based on the selected party type.

Figure 2-4   Advanced Search - Individual

4. Click **Fetch** to search all the parties. All the parties in system appears in the table.

   OR

   Enter the specific search criteria in the respective field and click **Fetch**. The search result appears based on the search criteria.

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. 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 set in the **Origination Preference** screen, the customer dedupe serivce is enabled.
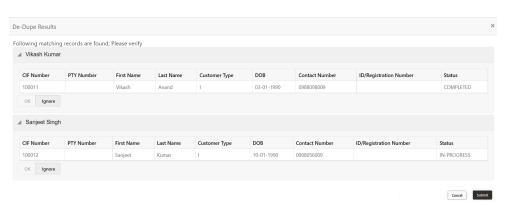
If the **Customer Dedupe** service check is enabled, upon capturing the New Customer details, the system compares the same with the existing customers records. If there are any matching hits, the list of Duplicate records which matches to the New Customer Details will be displayed.

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

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

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

Figure 2-5   De-dupe Results

De-Dupe Results								×
Following matching records are found, Please verify								
◢ Vikash Kumar								
CIF Number	**PTY Number**	**First Name**	**Last Name**	**Customer Type**	**DOB**	**Contact Number**	**ID/Registration Number**	**Status**
100011		Vikash	Anand	I	03-01-1990	0988098009		COMPLETED
OK Ignore								
◢ Sanjeet Singh								
CIF Number	**PTY Number**	**First Name**	**Last Name**	**Customer Type**	**DOB**	**Contact Number**	**ID/Registration Number**	**Status**
100012		Sanjeet	Kumar	I	10-01-1990	0988056009		IN-PROGRESS
OK Ignore								

Cancel   Submit

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

Table 2-5   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.

2.2.2 Relationship

This topics describes the relationship details of parties that are involved in loan account opening application.

In this data segment you can add and view relationships of the customer. While onboarding a customer, adding the relationship details is benefical 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.
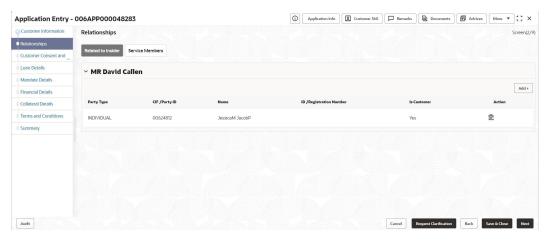
This data segment is applicable only for Individual type of customer.

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 2-6   Relationship

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

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.
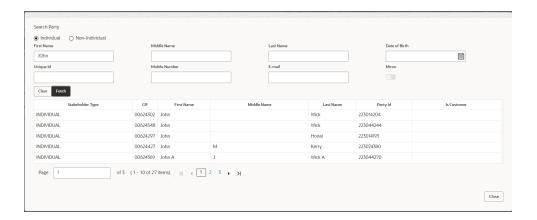
> **Note:**
>
> An existing customer of the bank can be added as related party.

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

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

Table 2-6   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.
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 / National ID	Specify the unique identification number of the party.
Mobile Number	Specify mobile number of the party.
Email	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.
Party ID	Displays the party ID of the existing customer who is not onboarded.
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.
Email	Displays the email ID of the existing customer.

Table 2-6   (Cont.) Search Party – Individual

Field	Description
Mobile Number	Displays the registered mobile number of the customer.
Date of Birth	Displays the date of birth of the customer.
Unique ID	Displays the unique ID of the customer.

Table 2-7   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.
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.
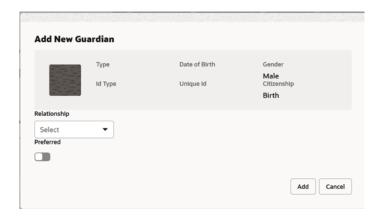
Table 2-8   Add New <Relationship Type> – Field Description

Field	Description
Relationship	Specify the relationship of the new added party with party involved in account opening application.
	The options are:
	• Spouse
	• Father
	• 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**.
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

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

Table 2-9   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.

2.2.3 Customer Consent and Preference

This topic describes the consent and preferences of customers that are captured in account opening process.

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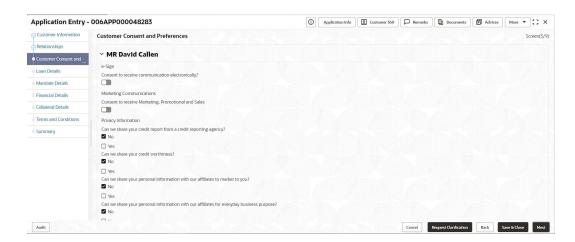
This data segment is applicable only for Individual type of customer.

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.

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. 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 2-10   Charge Details – Field Description

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.

5.

2.2.4 Loan Details

This topic describes the systematic instructions to configure the loan product.

1. Click **Acquire and Edit** in the **Free Tasks** for the application to which the **Loan Application Entry** stage has to act.

    The **Loan Details** screen displays.

    Figure 2-7   Loan Details

2. Specify the fields on **Loan Details** screen.

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

Figure 2-8   Loan Details
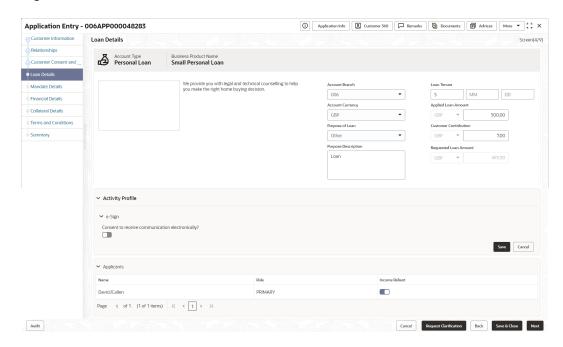
Table 2-11   Loan Details – Field Description

Field	Description
Account Type	Displays the account type.
Business Product Name	Displays the business product name.
Account Branch	Specify the account branch from the drop-down list.
Loan Tenure	Specify the loan tenure.
Account Currency	Select the account currency from the drop-down list.
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.

Table 2-11 (Cont.) Loan Details – Field Description

Field	Description
Loan Amount	Specify the loan amount.
Purpose of Loan	Specify the purpose of loan.
Request Clarification	Click **Request Clarification** to raise a new clarification request.The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer. **Note:** For more information, refer to the **Request Clarification** topic.

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 action.

   The user cannot proceed to the next data segment, without capturing the mandatory data.

4. Click **Save and Close** to save the data captured.

   The captured data is available in the **My Task** list for the user to continue later.

5. Click **Cancel** to terminate the application and the status of the application. Such applications cannot be revived later by the user.

2.2.5 Admission Details
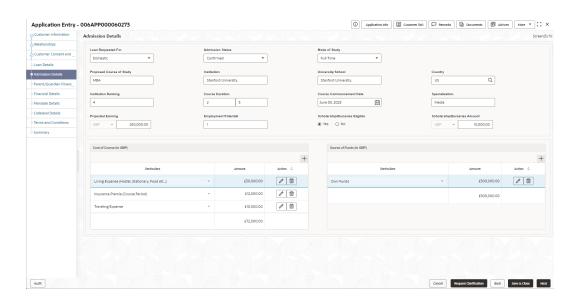
This topic describes systematic instructions to configure admission details.

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

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

   The **Admission Details** screen displays.

2. Specify the fields on **Admission Details** screen. For more information on fields, refer to the field description table

Table 2-12   Admission Details – Field Description

Field	Description
Loan Requested for	Select the required option from the drop-down list. The available options are: • **Overseas** • **Domestic**
Admission Status	Select the admission status from the drop-down list. The available options are: • **Confirmed** • **Awaited**
Mode of Study	Select the mode of study from the drop-down list. The 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.

Table 2-12   (Cont.) Admission Details – Field Description

Field	Description
Scholarship/ Business Eligible	Select the scholarship eligibility. The 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. 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.

2.2.6 Stake Holder Details

This topic provides the systematic instructions to capture the stake holder details related information for the application.

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

2. Select **+ Add Stakeholder** to add the Stake holders for the business.

   The **Stake Holder Details** screen displays.

   Figure 2-9   Stake Holder Details

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

   Table 2-13   Stakeholder - 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.

Table 2-13   (Cont.) Stakeholder - Field Description

Field	Description
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.
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.
	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.

Table 2-13   (Cont.) Stakeholder - Field Description

Field	Description
Action	Click to edit the added signatures Click to delete the added signatures. This field is enabled only for new customers.
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.

Table 2-13   (Cont.) Stakeholder - Field Description

Field	Description
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**
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.

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

   The **Customer Onboarding** screen is displayed.

Figure 2-10   Customer Onboarding

5. Select the appropriate option from the Customer Category list.

   a. 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.

   b. 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.

6. 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.

2.2.7 Mandate Details
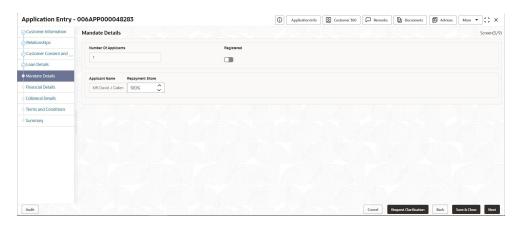
This topic provides the systematic instructions to capture the mandate details related information for the application.

The **Mandate Details** data segment displays the account service preferences details.

1. Click **Next** in **Customer Information / Stake Holder Details (SMB Customers)** screen to proceed with the next data segment, after successfully capturing the data.

   The **Mandate Details** screen displays.

   Figure 2-11   Mandate Details

2. Specify the fields on **Mandate Details** screen. For more information on fields, refer to the field description table.

   Table 2-14   Mandate Details - Field Description

Field	Description
Number of Applicants	Select the number of applicants. The options appears based configurations.
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.

2.2.8 Financial Details

This topic provides the systematic instructions to capture the financial details of a single customer or multiple customers in case of joint applicants.

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 displays.
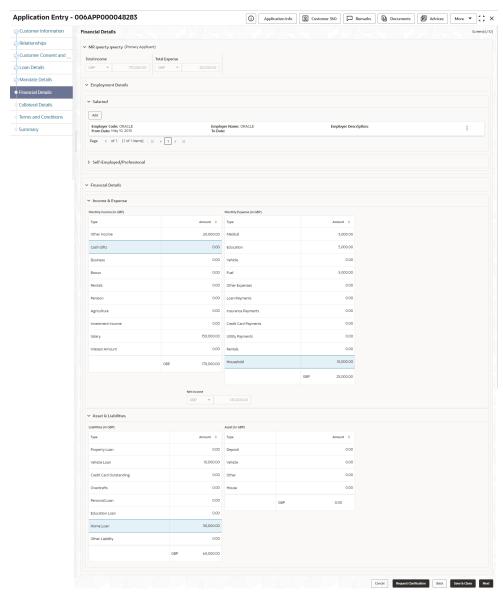
Figure 2-12   Financial Details - Individual

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

Table 2-15   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.

Table 2-15   (Cont.) Financial Details: Individual – Field Description

Field	Description
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.
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.

Table 2-15 (Cont.) Financial Details: Individual – Field Description

Field	Description
Employment End Date	Select the employment end date.
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.
Financial Details	In this section you can add 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.

Table 2-15   (Cont.) Financial Details: Individual – Field Description

Field	Description
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. 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.

Financial Details - SMB

Figure 2-13   Financial Details - Small and Medium Business

3. 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 2-14   Profit and Financial Ratios

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

Table 2-16   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.

Table 2-16   (Cont.) Financial Details: SMB – Field Description

Field	Description
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** • **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.

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Table 2-16   (Cont.) Financial Details: SMB – Field Description

Field	Description
Asset	Specify the amount for any of the applicable asset type in the below fields. • **House** • **Deposit** • **Vehicle** • **Other** Total gets calculated automatically. 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.

5. 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:

6. Click **Yes** to reatin the existing financial details and proceed with the next data segment.

   OR

   Click **No** to edit financial details and proceed.

• Parent / Guardian Financial Details
   This topic describes systematic instructions to configure parent or guardian financial details.

2.2.8.1 Parent / Guardian Financial Details

This topic describes systematic instructions to configure parent or guardian financial details.

This is the additional data segment that captures the financial details in case of education loans and does not contain any independent income related to the loan application given by the loan applicant (student). Also, the Add Parent / Guardian details enables 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 and Liabilities / Asset details.

The below steps are applicable only if **Account Type** is selected as **Education Loan** in **Loan Details** data segment.
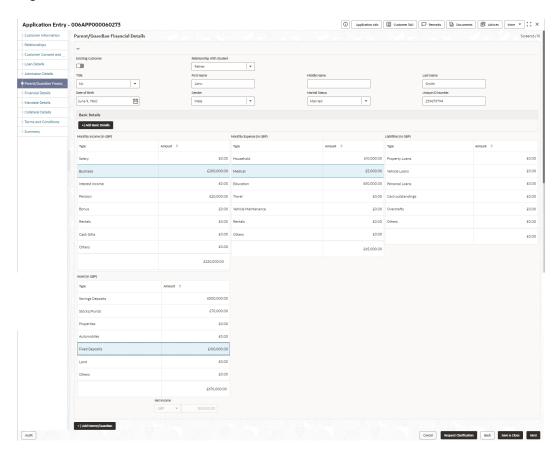
To add parent or guardian financial details:

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 displays.

Figure 2-15   Parent and Guardian Details

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

Table 2-17   Parent/Guardian Financial Details – Field Description

Field	Description
Existing Customer	Select to indicate if the user is existing customer or not.
Relationship With Student	Select the relationship of parent or guardian with the student.
Title	Select the title.
First Name	Specify the first name.
Middle Name	Specify the middle name.
Last Name	Specify the last name.
Date Of Birth	Select the date of birth.
Gender	Select the gender.

Table 2-17   (Cont.) Parent/Guardian Financial Details – Field Description

Field	Description
Marital Status	Select the martial status.
Unique ID Number	Specify the unique ID number.
Basic Details	Default values available as options in drop-down list can be used as attributes to configure the Quantitative Score which will be used during Assessment stage.
	Refer to **Configuration User Guide** for the list of attributes available in this release.
Income Type	Specify the type of the income.
	More than one type of Income can be captured for an applicant. The list of values are available for the user to select. Business may add appropriate values to this list.
Employment Type	Specify the type of the employment.
	The list of values will be available for the user to select. Business may add appropriate values to this list. Employment Type is reckoned as an attribute for Quantitative Score calculation for the given Applicant.
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
Income and Expense Details	The following are the different data elements which are available in this section. These values reckon as attributes for Quantitative score card calculation.
Monthly Income	Specify the monthly income of parent or guardian in the below fields. • **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** • **Others**

Table 2-17   (Cont.) Parent/Guardian Financial Details – Field Description

Field	Description
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	Displays the system automatically displays the net income over expenses.

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.

2.2.9 Collateral Details

This topic provides the systematic instructions to capture the collateral which is offered by the customer as security for Overdraft limit.

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.

2. Click **Add Collateral** to capture the collateral details.

The **Collateral Details** screen displays.

Figure 2-16   Collateral Details

If the **Collateral Type** is selected as **Term Deposit**, the following **warningmessage** displays when the OD Limit expiry date is more than the Maturity Date of the term deposit.
The **Warning Message** popup screen displays.

Figure 2-17   Warning

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

Table 2-18   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)**

Table 2-18   (Cont.) Collateral Details - Field Description

Field	Description
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**
	• **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.
Term Deposit Number	Select the Term Deposit Number from the list.
	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.

Table 2-18   (Cont.) Collateral Details - Field Description

Field	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.
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)
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 l**ist. 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.
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.

Table 2-18   (Cont.) Collateral Details - Field Description

Field	Description
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.
<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. This field will be auto updated based on the number of collaterals.
Cover Available	Displays the cover available. This field will be auto updated based on the number of collaterals.

> **Note:**
>
> All the fields are fetched from Oracle Banking Credit Facilities Process Management in read only mode, if integrated with Oracle Banking Credit Facilities Process Management.

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.

2.2.10 Terms and Conditions

(Required) This topic descriptions the terms and conditions that are mandatory to accept for to proceed with account opening process.
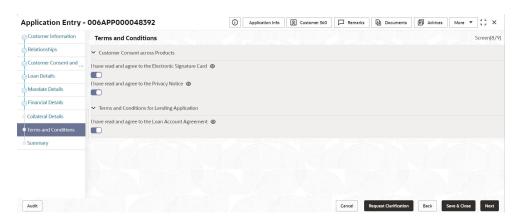
In this data segment user can capture term and conditions consents from the applicants. The customer consents are same across products but few term and conditions defer based on the applied products. They appears in questionnaire format based on the configurations. This questionnaire is mapped at product 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 2-18   Term and Conditions

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 Lending 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.

2.2.11 Summary
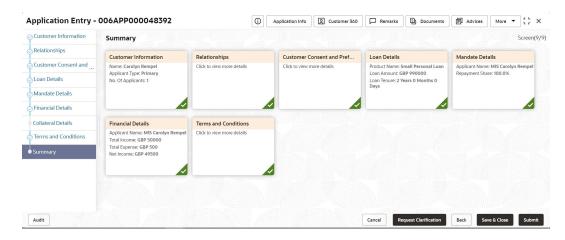
This topic provides instruction to view the tiles for all the data segments in the Loan Application Entry Process.

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

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

   The **Summary** screen displays.

Figure 2-19   Summary

Each of these summary tiles are clickable and the user will have the option to view all the details captured under the given data segment.

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

Table 2-19   Summary – Field Description

Data Segment	Description
Customer Information	Displays the customer information details
Relationship	Displays the relationship details.
Customer Consents and Preferences	Displays the customer consent and preference details.
Loan Details	Displays the loan details.
Mandate Details	Displays the mandate details.
Financial Details	Displays the financial details.
Collateral Details	Displays the collateral summary details.
Guarantor Details	Displays the guarantor summary details.
Terms 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, **LoanApplication 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 picked up by the concerned users in the Oracle Banking Party / Oracle Banking Credit Facilities Process Management modules.

2.3 Application Enrichment Stage

This topic describes the systematic instructions to move the loan application to 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 **Loan Underwriting** stage without capturing the details in any of the data segments of **Loan Application 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.

- Loan Interest Details
  This topic describes systematic instructions to configure loan interest details.

- Mortgage Insurance
  This topic describes the systematic instructions to configure the mortgage insurance.

- Charge Details
  This topic describes systematic instructions to enables the user to display the charges applicable / levied for this loan application.

- Loan Disbursement Details
  This topic describes systematic instructions to configure loan disbursement details.

- Loan Repayment Details
  This topic describes systematic instructions to enables the user to capture the loan repayment details.

- Account Services
  This topic describes systematic instructions to enables the user to capture the statement preference and the holiday preferences.

- Summary
  This topic provides the systematic instruction to view the tiles for all the data segments in the Loan Application Enrichment Process.

2.3.1 Loan Interest Details
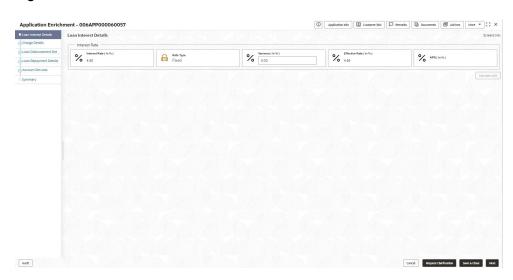
This topic describes systematic instructions to configure loan interest details.

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 2-20   Loan Interest Details

2. Specify the fields on **Loan Interest Details** screen.

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

Table 2-20   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	The system fetches the rate type from host back end product to which this loan account is mapped via the Business Product configuration.

Table 2-20   (Cont.) Loan Interest Details – Field Description

Field	Description
Margin (In %)	Specify the margin in percentage. This field displays if the **Rate Type** is selected as **Floating**. 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**. This field is editable if the **Margin Allowed** toggle is **ON** at the product level.
Effective Rate (In %)	Displays the effective rate for the loan calculated as **Interest Rate +** or **– Margin/Variance**.
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.

2.3.2 Mortgage Insurance

This topic describes the systematic instructions to configure the mortgage insurance.
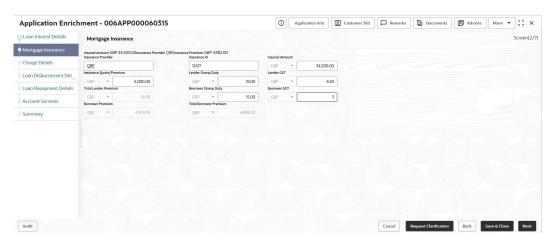
In this data segment, you can capture mortgage insurance details. This data segment appears based on the following conditions

- 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 2-21   Mortgage Insurance

Table 2-21   Mortgage Insurance – Field Description

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.
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.

2.3.3 Charge Details

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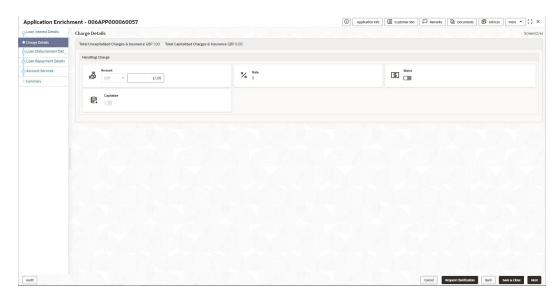
The Charge Details data segment will enable the user to display the charges applicable / levied for this loan application. These charge details are fetched from the Host (APIs – Pull).

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 displays.

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

Table 2-22   Charge Details – Field Description

Field	Description
Charge Details	Displays the type of charges. The system also displays the total values of uncapalitalized and capitalized charges and insurance.
Amount	Displays the amount.
Rate	Displays the rate for the charge component.
Waive	The user will have the option to waive all charges or selectively waive a particular type of charge.
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.

2.3.4 Loan Disbursement Details

This topic describes systematic instructions to configure loan disbursement details.

The **Loan Disbursement Details** are pushed into the host as a part of account open process data share – API's are provided for the same. The **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.

   If **Account Type** is selected as **Own Internal Account** in **Loan Details** data segment.
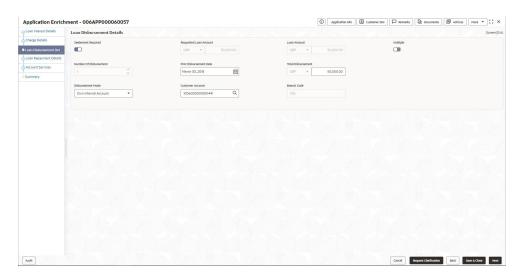
   The **Loan Disbursement Details - Own Internal Account** screen displays.
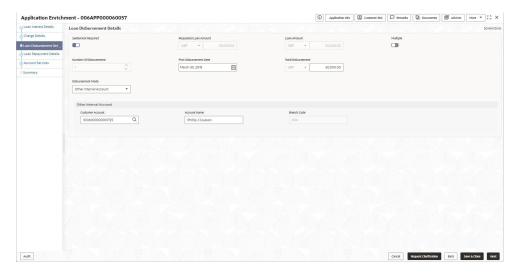
Figure 2-22   Loan Disbursement Details - Own Internal Account

If **Account Type** is selected as **Other Internal Account** in **Loan Details** data segment

The **Loan Disbursement Details - Other Internal Account** screen displays.

Figure 2-23   Loan Disbursement Details – Other Internal Account

If **Account Type** is selected as **External Account** in **Loan Details** data segment

The **Loan Disbursement Details - External Account** screen displays.
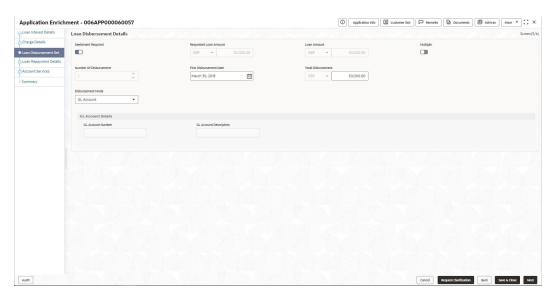
Figure 2-24   Loan Disbursement Details – External Account

If **Account Type** is selected as **GL Account** in **Loan Details** data segment.

Figure 2-25   Loan Disbursement Details – GL Account

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

Table 2-23   Loan Disbursement Details – Field Description

Field	Description
Settlement Required	Select the toggle to indicate whether the settlement required. By default, this toggle is **ON**. The user can turn **OFF** the toggle to move forward without entering the disbursement related details.

Table 2-23 (Cont.) Loan Disbursement Details – Field Description

Field	Description
Requested Loan Amount	Displays the requested loan amount from the **Product Details** Data Segment. Click ![info icon] 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. • 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.
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 • 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.

Table 2-23   (Cont.) Loan Disbursement Details – Field Description

Field	Description
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 • 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.
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**.

Table 2-23   (Cont.) Loan Disbursement Details – Field Description

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

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

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

The **Customer Account** screen displays.

Figure 2-26   Customer Account

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

Table 2-24   Customer Account – Field Description

Field	Description
Customer ID	Specify the Customer ID.

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Table 2-24   (Cont.) Customer Account – Field Description

Field	Description
Customer Account	Specify the Customer Account.

5. Click **Fetch** to fetch the customer account details.

The Table grid displays the below fields.
For more information on fields, refer to the field description table.

Table 2-25   Customer Account – Field Description

Field	Description
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.

2.3.5 Loan Repayment Details

This topic describes systematic instructions to enables the user to capture the 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.

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

The **Loan Repayment Details - Own Internal Account** screen displays.

Figure 2-27   Loan Repayment Details – Own Internal Account
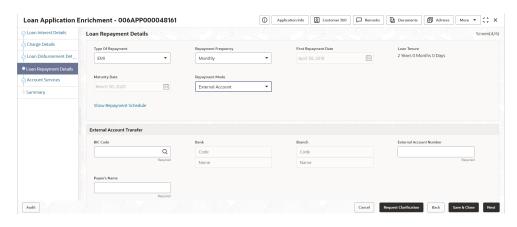
If **Account Type** is selected as **External Account** in **Loan Details** data segment.

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The **Loan Repayment Details - External Account** screen displays.
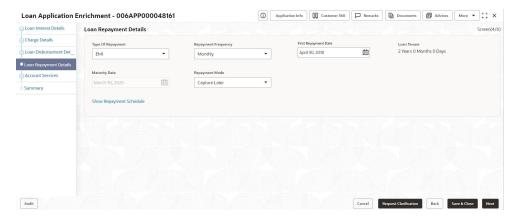
Figure 2-28   Loan Repayment Details – External Account

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

The **Loan Repayment Details - Capture Later** screen displays.

Figure 2-29   Loan Repayment Details – Capture Later

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

Table 2-26   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.

Table 2-26   (Cont.) Loan Repayment Details – Field Description

Field	Description
Repayment Frequency	Select the repayment frequency from the drop-down list. The available options are: • **Daily** • **Weekly** • **Bi-Monthly** • **Monthly** • **Quarterly** • **Half Yearly** • **Yearly**
First Repayment Date	Select the first repayment date of the sactioned loan amount. • If **Type of Repayment** is selected as **BULLET** then the first instalment date is defaulted to the **Maturity Date** and number of installments will be set as one. • If **Type of Repayment** is selected as **BULLET** and in **Business Product Configuration** screen , Moratorium is allowed for the selected product then Moratorium will be set to Zero.
Loan Tenure	Displays the selected loan tenure.
Maturity Date	Displays the maturity date based on the **First Repayment Date** and **Loan Tenure**.
Repayment Mode	Select the repayment mode from the drop-down list. The available options are: • **Own Internal Account**- If the mode selected as Internal Account, then the system enables the fields for Customer Account and Branch. By default, the system populates 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 displays in the branch field. • **External Account** - If the mode selected is external account, the system creates 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. **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	Click **Search** icon and select the customer account number. This field displays if **Repayment Mode** is selected as **Internal Account**.

Table 2-26   (Cont.) Loan Repayment Details – Field Description

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

• Repayment Schedule
  (Required) This topic decribes the loan repayment schedule.

2.3.5.1 Repayment Schedule

(Required) This topic decribes the loan 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:

• Click **Show Repayment Schedule**

  If the **Moratorium Period** is not specified in Repayment Schedule screen.

  The **Repayment Schedule** screen is displayed.

Figure 2-30   Repayment Schedule
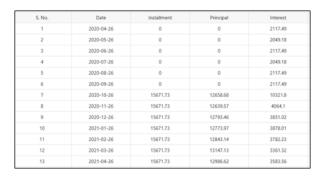
Table 2-27   Repayment Schedule – Field Description

Field	Description
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.

If the **Moratorium Period** is specified in Repayment Schedule screen.

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

Figure 2-31   Repayment Schedule – Moratorium Period

2.3.6 Account Services

This topic describes systematic instructions to enables the user to capture the statement preference and the holiday preferences.

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.
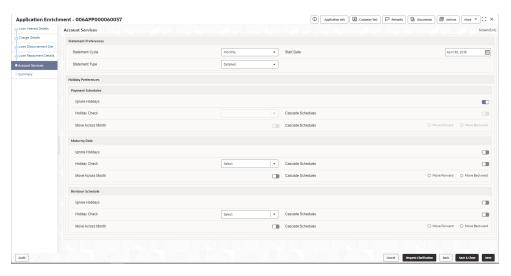
To add account services:

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

    The **Account Services** screen displays.

Figure 2-32   Account Service

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

Table 2-28   Account Services – Field Description

Field	Description
Statement Preferences	Specify the statement preferences details.
Statement Cycle	Select the statement cycle from the drop-down list. The available options are: • **Monthly** • **Quarterly** • **Half Yearly** • **Yearly**
Start Date	Select the statement start date.
Statement Type	Select the statement type from the drop-down list. The available options are: • **Detailed** • **Summary**
Holiday Preferences	Specify the holiday preferences details for Payment Schedules, Maturity Date, and Revision schedule.
Payment Schedules	Specify the payment schedules details.
Ignore Holidays	Select it to indicate if holidays will be ignored for payment schedules.

Table 2-28   (Cont.) Account Services – Field Description

Field	Description
Holiday Check	Select the holiday check for payment schedule from the drop-down list to apply holidays based on the available options. The 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.
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.
Maturity Date	Specify the maturity date details.
Ignore Holidays	Select it to indicate if holidays will be ignored for maturity date.
Holiday Check	Select the holiday check for payment schedule from the drop-down list to apply holidays based on the available options. The 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	Specify the Revision schedule details.
Ignore Holidays	Select it to indicate if holidays will be ignored for revision schedule.
Holiday Check	Select the holiday check for revision schedule from the drop-down list to apply holidays based on the available options. The 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.
Move Backward	Select **Move Backward** to indicate if payment schedule should move backward to the previous working day or the current scheduled month.

Table 2-28   (Cont.) Account Services – Field Description

Field	Description
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.

2.3.7 Summary

This topic provides the systematic instruction to view the tiles for all the data segments in the Loan Application Enrichment Process.

The system will display the summary of each of the data segmentsin as many tiles as the number of data segments in the given stage.
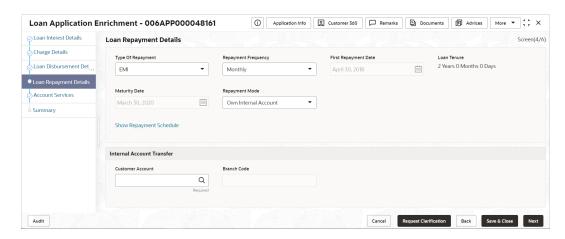
To view the summary of all the data segments:

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

    The **Summary** screen displays.

Figure 2-33   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 2-29   Summary Application Enrichment – Field Description

Data Segment	Description
Loan Interest Details	Displays the loan details.
Loan Disbursement Details	Displays the asset details.
Loan Repayment Details	Displays the mandate details.
Charge Details	Displays the collateral summary details.
Account Service	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, **LoanUnderwriting 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.

2.4 Loan Underwriting

This topic describes the systematic instructions to move the loan application to 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.

- Credit Rating Details
  This topic provides the systematic instructions to view the information on the External Rating Agencies Rating / Scores for the Applicant.

- Valuation Details
  This topic provides the systematic instructions to capture the information on the asset valuation done by the bank approved valuator.

- Legal Opinion
  This topic provides the systematic instructions to capture the legal opinion provided by the bank approved lawyer and decision provided thereon.

- Summary
  This topic provides the systematic instructions to view the summary of each of the data segments in as many tiles as the number of data segments in the given stage.

2.4.1 Credit Rating Details

This topic provides the systematic instructions to view the information on the External Rating Agencies Rating / Scores for the Applicant.

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
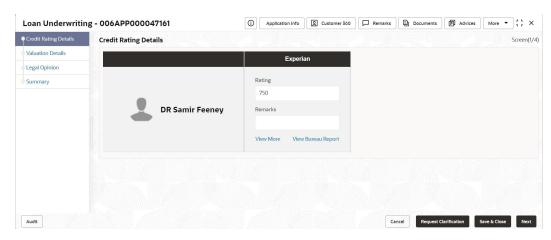
this integration service or use the manual process of entering the Bureau score in the Credit Rating DS.

To view the credit rating details of loan:

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

Figure 2-34   Credit Rating Details

2. Specify the details in the relevant data fields. For more information on fields, refer to the field description table below
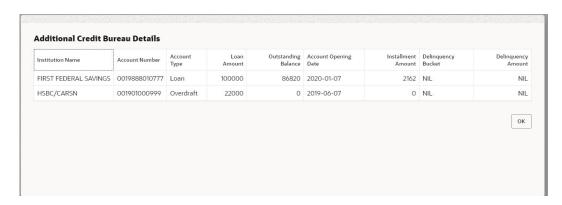
Table 2-30   Credit Rating Details – Field Description

Field	Description
<Customer Name along with image>	Displays the customer name along with image.
Agency Name	Displays the configured agency.
Ratings	Displays the ratings. The 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 2-35   Additional Credit Bureau Details

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

Table 2-31   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 overdraft amount.
Outstanding Balance	Displays the outstanding balance.
Account Opening Date	Displays the account opening date.
Installment Amount	Displays the installment amount.
Delinquency Bucket	Displays the delinquency bucket.
Delinquency Amount	Displays the delinquency amount.

> **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.

2.4.2 Valuation Details

This topic provides the systematic instructions to capture the information on the asset valuation done by the bank approved valuator.

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.
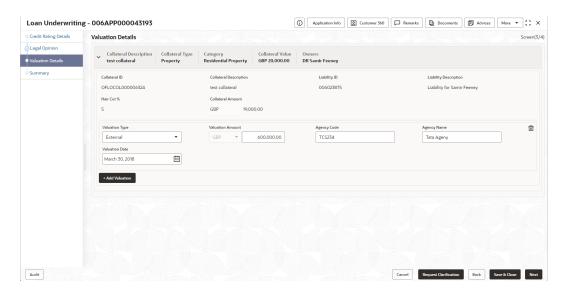
To capture the valuation details:

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

   The **Valuation Details** screen displays.

Figure 2-36   Valuation Details

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

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

Table 2-32   Valuation Details – Field Description

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

Table 2-32   (Cont.) Valuation Details – Field Description

Field	Description
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.

2.4.3 Legal Opinion

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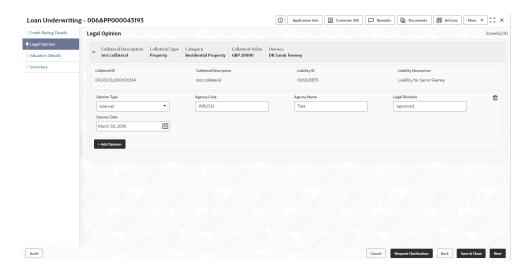
Legal Opinion is the next data segment of **Loan Underwriting** stage. This segment allows the user to capture the legal opinion provided by the bank approved lawyer and decision provided thereon.

To add legal opinion:

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

   The **Legal Opinion** screen displays.

Figure 2-37   Legal Opinion

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

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

Table 2-33   Legal Opinion – Field Description

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

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.

2.4.4 Summary

This topic provides the systematic instructions to view the summary of each of the data segments in as many tiles as the number of data segments in the given stage.

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

To view the summary:

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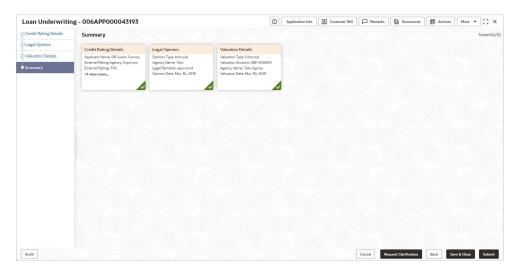
The **Summary** screen displays.

Figure 2-38   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 fields, refer to the field description table.

Table 2-34   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, **LoanAssessment 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.

2.5 Loan Assessment Stage

This topic describes the systematic instructions to move the loan application to assessment stage.

After the application entry, enrichment and underwriting data segment details are captured and verified, Oracle Banking Origination receives the assessment details from Decision Service.
Consequent to the Decision Service integration, the **Assessment Details** data segment screen displays 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.

- • Qualitative Scorecard
  This topic provides the systematic instructions 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.

- • Assessment Details
  This topic provides the systematic instructions to view the total weightage score of the Applicant or Applicants, in case of multiple Applicants in the Loan Account with Overdraft.

- • Summary
  This topic provides the systematic instructions to view the tiles for all the data segments in the Loan Assessment stage.

2.5.1 Qualitative Scorecard

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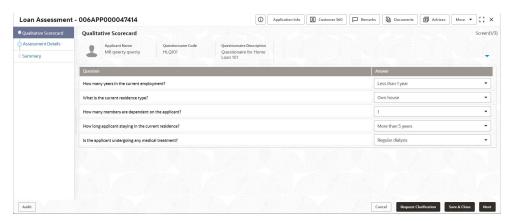
Qualitative Scorecard Details is the first data segment of Loan Assessment stage. The user can acquire the application from Free Tasks list.

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 2-39   Qualitative Scorecard

2. Specify the fields on **Qualitative Scorecard** screen.

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

Table 2-35   Qualitative Scorecard – Field Description

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

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.

2.5.2 Assessment Details

This topic provides the systematic instructions to view the total weightage score of the Applicant or Applicants, in case of multiple Applicants in the Loan Account with Overdraft.

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.
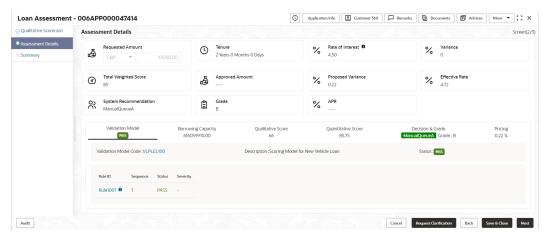
- **Validation Model**

- **Borrowing Capacity**

- **Qualitative Score**

- **Quantitative Score**

- **Decision and Grade**

- **Pricing**

To view assessment details:

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

   The **Assessment Details – Validation Model** screen displays.

   Figure 2-40   Assessment Details – Validation Model
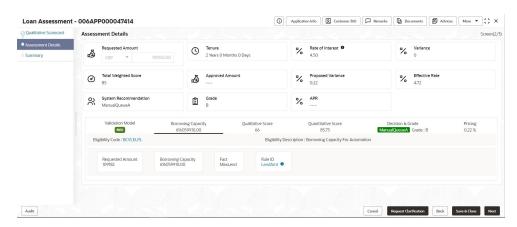
2. Click **Borrowing Capacity** tab under **Assessment Details** screen to view the borrowing capacity of the applicant.

   The **Assessment Details – Borrowing Capacity** screen displays.
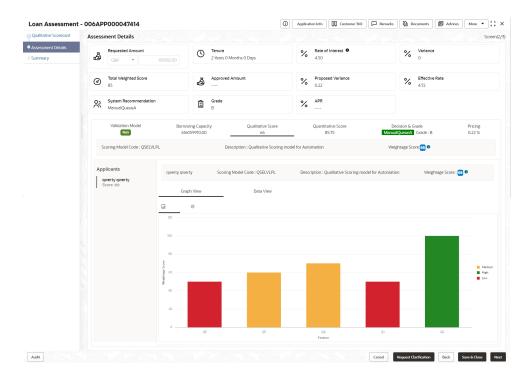
Figure 2-41   Assessment Details – Borrowing Capacity

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

The **Assessment Details – Qualitative Score – Graph View** screen displays.

Figure 2-42   Assessment Details – Qualitative Score – Graph View

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

The **Assessment Details – Qualitative Score – Data View** screen displays.

Figure 2-43   Assessment Details – Qualitative Score – Data View
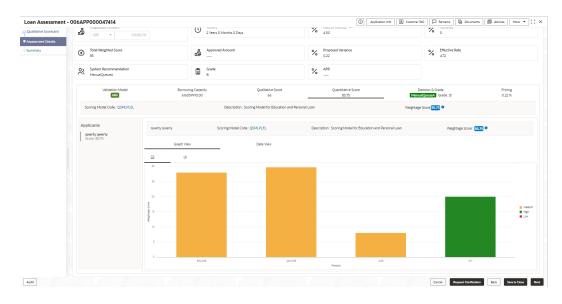
> **Note:**
>
> For multi borrower applications, the user can view the Qualitative details of individual borrowers by clicking on each borrower's name.

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

   The **Assessment Details – Quantitative Score – Graph View** screen displays.
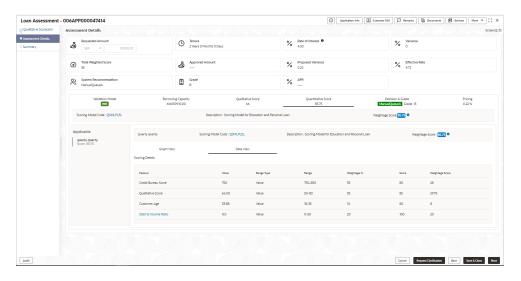
Figure 2-44   Assessment Details – Quantitative Score – Graph View

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

The **Assessment Details – Quantitative Score – Data View** screen displays.

Figure 2-45   Assessment Details – Quantitative Score – Data View
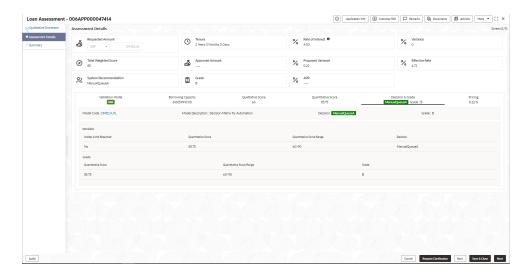
> **Note:**
>
> For multi borrower applications, the user can view the Quantitative details of individual borrowers by clicking on each borrower's name.

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

The **Assessment Details – Decision and Grade** screen displays.

Figure 2-46   Assessment Details – Decision & Grade
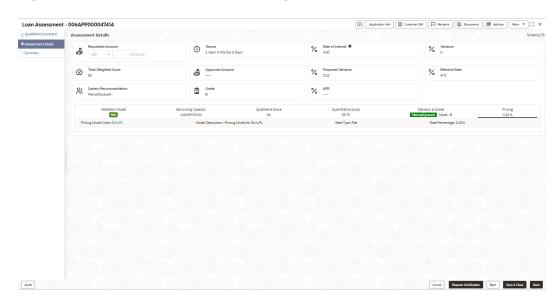
8. Click **Pricing** tab under **Assessment Details** screen to view the pricing for the application.

   The **Assessment Details – Pricing** screen displays.

Figure 2-47   Assessment Details – Pricing

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

Table 2-36   Assessment Details – Field Description

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

Table 2-36   (Cont.) Assessment Details – Field Description

Field	Description
Effective Rate	Displays the effective rate of interest.
System Recommendation	Displays the system recommendations. The available options are: • **Approved** • **Manual** • **Rejected**
Grade	Displays the grade of the applicant.
APR	Displays the annual percentage rate value
Validation Model	**Displays the field details related to Validation Model.**
Validation Model Code	Displays the validation model code configured for the product.
Description	Displays the description of the configured validation model.
Status	Displays the overall status of the validation model.
Rule ID	Displays the Rule ID configured in the validation model.
Sequence	Displays the sequence of the configured rules.
Status	Displays the status of the configured rule.
Borrowing Capacity	**Displays the field details related to 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 card limit. 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	**Displays the field details related to 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 displays in the respective applicant's tab in case of the multiple applicants.
Qualitative Score - Scoring Details	**Displays the scoring details related to Qualitative Score.**
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	**Displays the field details related to 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 displays in the respective applicant's tab in case of the multiple applicants.
Quantitative Score - Scoring Details	**Displays the scoring details related to Quantitative Score.**

Table 2-36   (Cont.) Assessment Details – Field Description

Field	Description
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 and Grade	**Displays the field details related to Decision and Grade.**
Model Code	Displays the model code configured for the product.
Model Description	Displays the description of the model code.
Decision	Displays the recommended decision for the application.
Grade	Displays the recommended grade for the application
Decision and Grade – Decision	**Displays the field details related to 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 and Grade – Grade	**Displays the field details related to 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	**Displays the field details related to 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.
Rate %	Displays the rate of interest configured for the range.

> **Note:**
>
> Based on the range of qualitative and quantitative scores, the system provides a suggestive recommendation and the overdraft amount which can be sanctioned.

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.
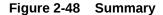
2.5.3 Summary
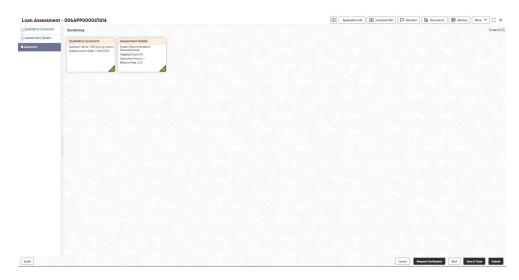
This topic provides the systematic instructions to view the tiles for all the data segments in the Loan Assessment stage.

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

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

   The **Summary** screen displays.

Figure 2-48   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 fields, refer to the field description table.

Table 2-37   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.

2.6 Manual Credit Assessment

This topic describes the systematic instructions to move the loan application to 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.

• Manual Assessment
  This topic provides the systematic instructions to modify the account details and recommend for the approval / reject the loan application.

• Summary
  This topic provides the systematic instructions to view the summary of each of the data segmentsin as many tiles as the number of data segments in the given stage.

2.6.1 Manual Assessment

This topic provides the systematic instructions to modify the account details and recommend for the approval / reject the loan application.

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 2-49   Manual Credit Assessment

2. Specify the fields on **Manual Assessment** screen.

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

Table 2-38   Manual Assessment – Field Description

Field	Description
Requested Amount	Displays the requested overdraft amount.
Tenure	Displays the overdraft 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 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 overdraft 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	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 overdraft amount.
Final Tenure	Specify the final overdraft tenure.

Table 2-38 (Cont.) Manual Assessment – Field Description

Field	Description
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.

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.

2.6.2 Summary

This topic provides the systematic instructions to view the summary of each of the data segmentsin as many tiles as the number of data segments in the given stage.

The system displays 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 previous data segment to proceed with the next data segment, after successfully capturing the data.

The **Summary - Manual Credit Assessment** screen displays.

Figure 2-50 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 fields, refer to the field description table.

Table 2-39   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.
Credit Rating Details	Displays the credit rating details.
Valuation Details	Displays the valuation details.
Legal Opinion	Displays the legal opinion.
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.

2.7 Manual Credit Decision

This topic describes the systematic instructions to move the loan application to manual credit decision stage.

The **Manual Credit Decision** stage of the retail loan account open process work-flow enables 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.

• Manual Decision
  This topic provides the systematic instructions to review and approve the application manually in manual credit decision stage.

• Summary
  This topic provides the systematic instructions to view the summary of each of the data segmentsin as many tiles as the number of data segments in the given stage.

2.7.1 Manual Decision

This topic provides the systematic instructions to review and approve the application manually in manual credit decision stage.
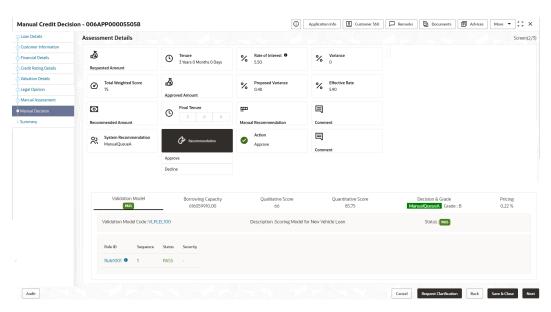
Manual Decision is the first data segment of Manual Credit Decision stage. The user can acquire the application from Free Tasks list.
To capture manual decision:

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

Figure 2-51   Manual Decision

2. Specify the fields on **Manual Decision** screen.

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

Table 2-40   Manual Decision – Field Description

Field	Description
Requested Amount	Displays the requested overdraft amount.
Tenure	Displays the overdraft tenure.
Base Rate	Displays the interest rate without including margin/variance.
Rate of Interest	Displays the rate of interest. Click ![info icon] to view the rate type.
Margin	Displays the customer margin in percentage. > ✎ **Note:** > This field displays if the **Rate Type** is selected as **Floating**.

Table 2-40 (Cont.) Manual Decision – Field Description

Field	Description
Variance	Displays the variance in percentage. **Note:** This field displays if the **Rate Type** is selected as **Fixed**.
Total Weightage Score	Displays the total weightage score.
Approved Amount	Displays the approved overdraft amount. This field appears blank by default. If the user 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. **Note:** This field displays if the **Rate Type** is selected as **Floating**.
Proposed Variance	Displays the variance proposed by Decision service in percentage. **Note:** This field displays if the **Rate Type** is selected as **Fixed**.
Effective Rate	Displays the effective rate of interest.
Recommended Amount	Displays the recommended overdraft amount.
Final Tenure	Displays the final overdraft tenure.
Manual Recommendation	Displays the manual recommendation.
Comments	Displays the comments for the manual recommendation.
System Recommendation	Displays the system recommendations.
Recommendation	Select the recommendation. Available options are: • **Approve** • **Decline** If the user 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.

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.

2.7.2 Summary

This topic provides the systematic instructions to view the summary of each of the data segmentsin as many tiles as the number of data segments in the given stage.

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

To view the summary:

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

   The **Summary** screen displays.

   Figure 2-52   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 fields, refer to the field description table.

   Table 2-41   Summary - Manual Credit Decision – Field Description

Field	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.

2.8 Account Parameter Setup

This topic describes the systematic instructions to move the loan application to 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** is completed successfully, the application can be acquired by the user who has the access rights for the given stage and progress with the data capture. The user can acquire the application from **Free Tasks** list.
The **Account Parameter Setup** stage has the following reference data segments:

- **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**. If the details are captured in **Application Enrichment**, 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.

If there is any change in the price (interest), the application will be redirected to the **Supervisor Approval**, otherwise submitting this step will move the application to the next reference stage which is the **Offer Issue**.

> ✎ **Note:**
>
> Please refer to the **Application Enrichment Stage** for the detailed explanation.

- Summary
  This topic provides the systematic instructions to view the summary of each of the data segmentsin as many tiles as the number of data segments in the given stage.
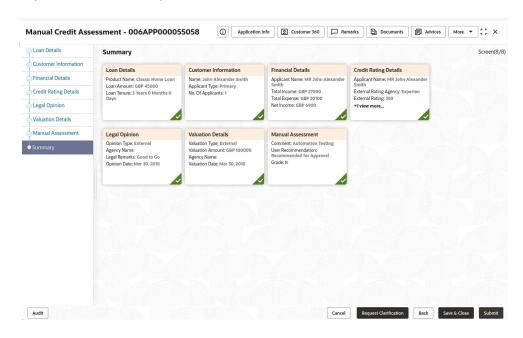
2.8.1 Summary

This topic provides the systematic instructions to view the summary of each of the data segmentsin as many tiles as the number of data segments in the given stage.

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

To view the summary:

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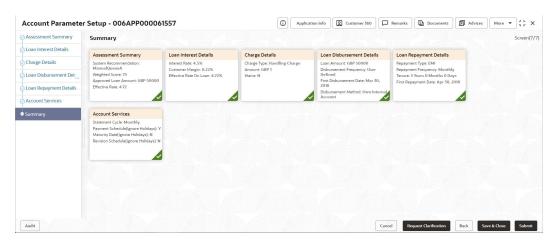
   The **Summary** screen displays.

Figure 2-53   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 fields, refer to the field description table.

Table 2-42   Summary - Account Parameter Setup - Field Description

Data Segment	Description
Assessment Details	Displays the assessment details.
Loan Interest Details	Displays the loan interest details.
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 documents for this stage are verified. The **Overrides** screen is displayed.

3. Click **Accept Overrides & Proceed**. The **Checklist** screen appears.

4. Click **Save & Proceed**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 **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**.

7. 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

8. 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.

2.9 Supervisor Application Approval Stage

This topic describes the information on the various data segments to view and approve the price change in the Supervisor Application Approval stage.

The **Supervisor Application 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.

- Approval Details
  This topic provides the systematic instructions to view and approve the application.
- Summary - Supervisor Approval
  This topic provides the systematic instructions to view the summary of each of the data segments in as many tiles as the number of data segments in the given stage.

2.9.1 Approval Details
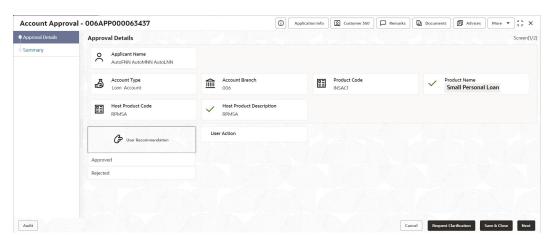
This topic provides the systematic instructions to view and approve the application.

The **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

   The **Approval Details** screen displays.

Figure 2-54   Approval Details

2. Specify the fields on **Approval Details** screen.

> **Note:**
>
> The fields, which are marked with an asterisk, are mandatory.

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

Table 2-43   Approval Details – Field Description

Field	Description
Applicant Name	Displays the applicant name.
Account Type	Displays the account type.
Account Branch	Displays the account branch name.
Product Code	Displays the product code selected for this loan account.
Product Name	Displays the product name selected or this loan account.

Table 2-43   (Cont.) Approval Details – Field Description

Field	Description
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. **✎ Note:** This field displays if the **Rate Type** is selected as **Floating.**
Variance	Displays the variance proposed by Decision Service. **✎ Note:** 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. **✎ Note:** This field displays if the **Rate Type** is selected as **Floating.**

Table 2-43   (Cont.) Approval Details – Field Description

Field	Description
Variance	Displays the modified variance. > ✎ **Note:** > 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. The available options are: • **Approved** • **Rejected**
User Action	Displays the user action based on user recommendation.

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.

2.9.2 Summary - Supervisor Approval

This topic provides the systematic instructions to view the summary of each of the data segments in as many tiles as the number of data segments in the given stage.

The system will display the summary of each of the data segmentsin 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 displays.

Figure 2-55   Summary

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

Table 2-44   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 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 **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 the 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.

2.10 Offer Issue Stage

This topic describes the information on the various data segments to generate the offer in the 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.

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 Issue** stage is displayed.

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.

- Assessment Summary
  This topic provides the systematic instructions to view the assessment summary of the Savings Account application.

- Offer Issue
  This topic provides the systematic instructions to capture the offer issue date and generate the offer letter.

- Summary
  This topic describes systematic instructions to view all the details of offer issue.

2.10.1 Assessment Summary
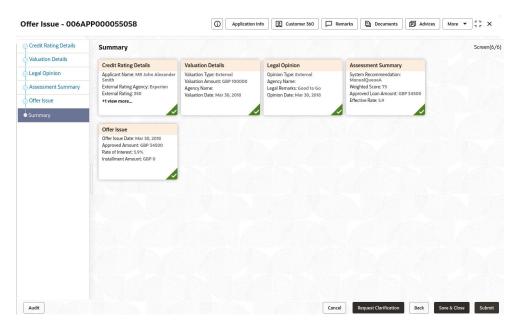
This topic provides the systematic instructions to view the assessment summary of the Savings Account application.

Assessment Summary is the view only data segment of Offer Issue stage.

To view the assessment summary:

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

Figure 2-56   Summary

2. Specify the fields on **Assessment Summary** screen.

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

Table 2-45   Assessment Summary – Field Description

Field	Description
Requested Amount	Displays the requested overdraft amount.
Tenure	Displays the tenure.
Base Rate	Displays the interest rate without including margin / variance.

Table 2-45   (Cont.) Assessment Summary – Field Description

Field	Description
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**.
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 final 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.

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.

2.10.2 Offer Issue

This topic provides the systematic instructions to capture the offer issue date and generate the offer letter.

Offer Issue is the next data segment of Offer Issue stage.
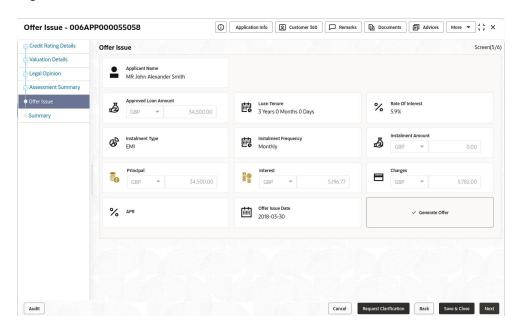
To generate the offer issued:

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

   The **Offer Issue** screen displays.

Figure 2-57   Offer Issue

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

Table 2-46   Offer Issue – 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.
Installment Type	Displays the installment type.
Installment Frequency	Displays the installment frequency.
Installment 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.

Table 2-46   (Cont.) Offer Issue – Field Description

Field	Description
Generate Offer	Select the checkbox to indicate if offer letter to the borrower with all the terms 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. The available options are: • **With Schedule** • **Without Schedule** A PDF file will be generated with the offer content. The system generates the repayment schedule, if not generated earlier. Default template for offer issue is used in this reference workflow.

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.

2.10.3 Summary

This topic describes systematic instructions to view all the details of offer issue.

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.
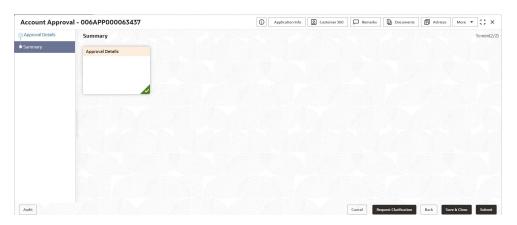
To view the summary:

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

   The **Summary - Offer Issue** screen displays.

Figure 2-58   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 fields, refer to the field description table.

Table 2-47   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 details.
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. In the Override screen, click **Proceed Next**. The **Checklist** screen is displayed.

4. In the Checklist screen, 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.

2.11 Offer Accept / Reject Stage

This topic describes the information on the various data segments to accept / reject the offer in the 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.

- Offer Accept / Reject

  This topic provides the systematic instructions to view the offer letter and record the customer response.

- Summary

  This topic provide the systematic instructions to view the summary of each of the data segments in as many tiles as the number of data segments in the given stage.

2.11.1 Offer Accept / Reject
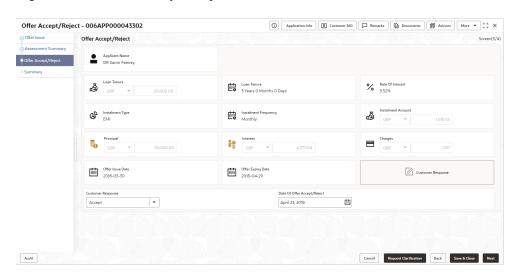
This topic provides the systematic instructions to view the offer letter and record the customer response.

Offer Accept / Reject data segment is the first data segment of **Offer Accept / Reject** stage.
To capture customer response:

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

   Figure 2-59   Offer Accept / Reject

2. Specify the fields on **Offer Accept / Reject** screen.

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

   Table 2-48   Nomenclature Fields

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.

Table 2-48 (Cont.) Nomenclature Fields

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 • 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.

2.11.2 Summary

This topic provide the systematic instructions to view the summary of each of the data segments in as many tiles as the number of data segments in the given stage.

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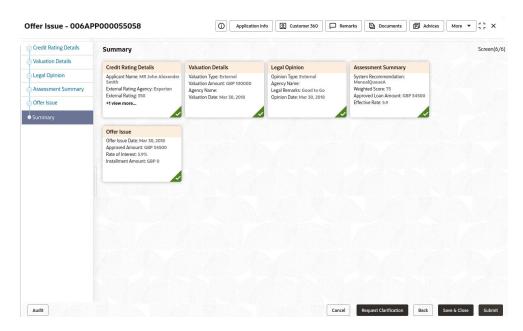
To view the summary:

1. Click **Next** in the previous data segemnt to proceed with the next data segment, after successfully capturing the data.
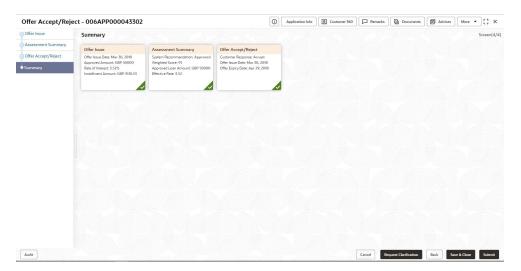
   The **Summary - Offer Accept / Reject** screen displays.

Figure 2-60   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 fields, refer to the field description table.

Table 2-49   Summary - Offer Accept / Reject – Field Description

Data Segment	Description
Assessment Summary	Displays the assessment summary.
Offer Issue Details	Displays the offer issue details.
Offer Accept / Reject 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. In the Override screen, click **Proceed Next**. The **Checklist** screen is displayed.

4. In the Checklist screen, 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 2-61   Back Office

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.

Figure 2-62   Loan Account Statement

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

2.12 Post Offer Amendment Stage

This topic describes the information on the various data segments to request for amendment of loan application in the Post Offer Amendment stage.

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

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.

• Post Offer Amendment
  This topic provides the systematic instructions to request for amendment of loan components after the Offer is Issued by the bank.

• Loan Disbursement Details
  This topic describes systematic instructions to configure loan disbursement post offer amendment details.

• Loan Repayment Details
  This topic describes systematic instructions to enables the user to capture the loan repayment details.

• Summary
  This topic provides the systematic instructions to view the summary of each of the data segments in as many tiles as the number of data segments in the given stage.

2.12.1 Post Offer Amendment

This topic provides the systematic instructions to request for amendment of loan components after the Offer is Issued by the bank.
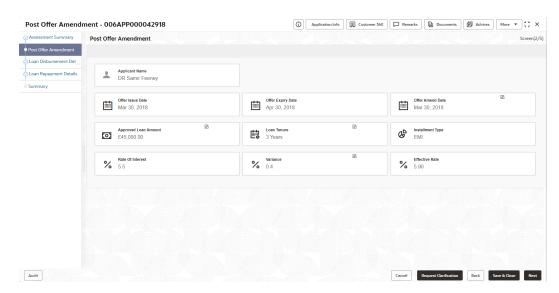
Post Offer Amendment data segment is the first data segment of Post Offer Amendment stage. The user can acquire the application from Free Tasks list.

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 2-63   Post Offer Amendment

2. Specify the fields on **Post Offer Amendment** screen.

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

Table 2-50   Post Offer Amendment – Field Description

Field	Description
Applicant Name	Displays the applicant 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 Overdraft.
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.

Table 2-50   (Cont.) Post Offer Amendment – Field Description

Field	Description
Margin	Specify the amended Margin. This field appears only for **Floating** rate type.
Variance	Specify the amended Variance. This field appears only for **Fixed** rate type.
Effective Rate	Displays the amended effective rate. Effective Rate = Rate of Interest + Margin/Variance.

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.

2.12.2 Loan Disbursement Details

This topic describes systematic instructions to configure loan disbursement post offer amendment details.

The **Loan Disbursement Details** are pushed into the host as a part of account open process data share – API's are provided for the same. The **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.

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

    The **Loan Disbursement Details - Own Internal Account** screen displays.

Figure 2-64   Loan Disbursement Details – Own Internal Account
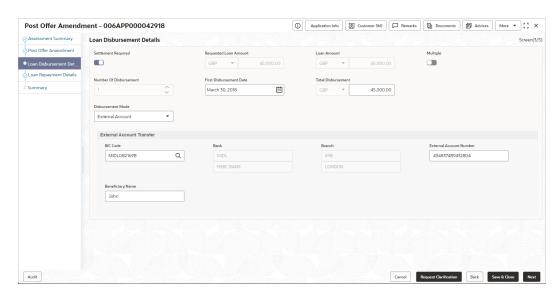
If **Account Type** is selected as **Other Internal Account** in **Loan Details** data segment

The **Loan Disbursement Details - Other Internal Account** screen displays.

Figure 2-65   Loan Disbursement Details – Other Internal Account

If **Account Type** is selected as **External Account** in **Loan Details** data segment

The **Loan Disbursement Details - External Account** screen displays.

Figure 2-66   Loan Disbursement Details – External Account

If **Account Type** is selected as **GL Account** in **Loan Details** data segment.

Figure 2-67   Loan Disbursement Details – GL Account

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

Table 2-51   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. • 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.
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**.

Table 2-51 (Cont.) Loan Disbursement Details – Field Description

Field	Description
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 • 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.

Table 2-51   (Cont.) Loan Disbursement Details – Field Description

Field	Description
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 • 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.
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**.

Table 2-51   (Cont.) Loan Disbursement Details – Field Description

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

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

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

   The **Customer Account** screen displays.

Figure 2-68   Customer Account

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

Table 2-52   Customer Account – Field Description

Field	Description
Customer ID	Specify the Customer ID.
Customer Account	Specify the Customer Account.

5. Click **Fetch** to fetch the customer account details.

The Table grid displays the below fields.
For more information on fields, refer to the field description table.

Table 2-53   Customer Account – Field Description

Field	Description
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.

2.12.3 Loan Repayment Details

This topic describes systematic instructions to enables the user to capture the 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.

If **Account Type** is selected as **Own Internal Account** in **Loan Details** data segment.
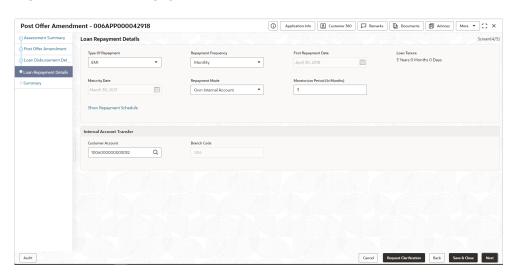
The **Loan Repayment Details - Own Internal Account** screen displays.

Figure 2-69   Loan Repayment Details – Own Internal Account
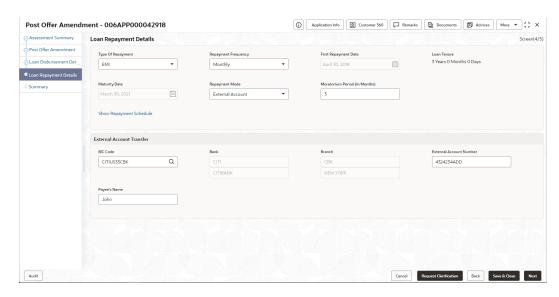
If **Account Type** is selected as **External Account** in **Loan Details** data segment.

The **Loan Repayment Details - External Account** screen displays.
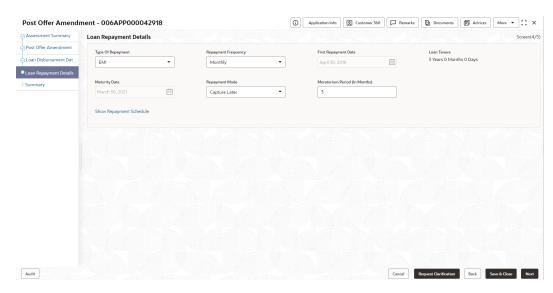
Figure 2-70   Loan Repayment Details – External Account

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

The **Loan Repayment Details - Capture Later** screen displays.

Figure 2-71   Loan Repayment Details – Capture Later

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

Table 2-54   Loan Repayment Details – Field Description

Field	Description
Type of Repayment	Select the type of repayment. All type of repayment methods supported in the Host will be available in the drop-down list.
Repayment Frequency	Select the repayment frequency from the drop-down list. The 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 **Loan 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. The available options are: • **Own Internal Account**- If the mode selected as Internal Account, then the system enables the fields for Customer Account and Branch. By default, the system populates 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 displays in the branch field. • **External Account** - If the mode selected is external account, the system creates 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. **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	Click **Search** icon and select the customer account number. This field displays if **Repayment Mode** is selected as **Internal Account**.

Table 2-54   (Cont.) Loan Repayment Details – Field Description

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

- Repayment Schedule
  (Required) This topic decribes the loan repayment schedule.

2.12.3.1 Repayment Schedule

(Required) This topic decribes the loan 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:

- Click **Show Repayment Schedule**

  If the **Moratorium Period** is not specified in Repayment Schedule screen.

  The **Repayment Schedule** screen is displayed.

Figure 2-72   Repayment Schedule
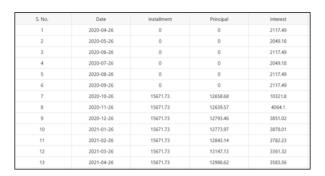
Table 2-55   Repayment Schedule – Field Description

Field	Description
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.

If the **Moratorium Period** is specified in Repayment Schedule screen.

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

Figure 2-73   Repayment Schedule – Moratorium Period

2.12.4 Summary

This topic provides the systematic instructions to view the summary of each of the data segments in as many tiles as the number of data segments in the given stage.

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

To view the summary:

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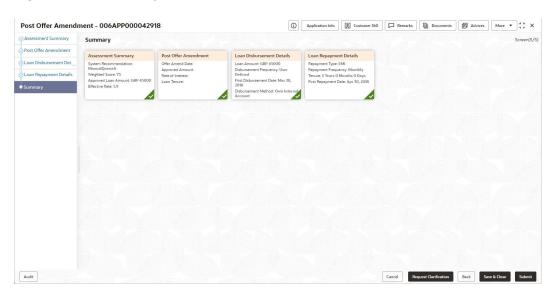
   The **Summary** screen displays.

   Figure 2-74   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 fields, refer to the field description table.

   Table 2-56   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.
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. In the Override screen, click **Proceed Next**. The **Checklist** screen is displayed.

4. In the Checklist screen, 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 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.

2.13 Account Approval Stage

This topic describes the information on the various data segments to view the captured details and approve the application in the 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.

- Collateral Perfection Details
  This topic provides the systematic instructions to view the collateral perfection details.

- Loan Summary Details
  This topic provides the systematic instructions to view and approve the application.

- Summary
  This topic provides the systematic instructions to view the summary of each of the data segments in as many tiles as the number of data segments in the given stage.

2.13.1 Collateral Perfection Details

This topic provides the systematic instructions to view the collateral perfection details.
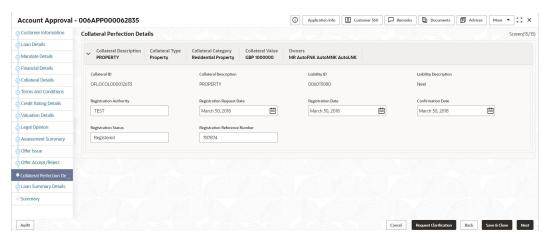
Collateral Perfection Details is the first data segment of Account Approval stage.
To capture collateral perfection details:

1. On acquiring the Account Approval Stage the Collateral Perfection Details data segement appears.

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

   The **Collateral Perfection Details - Individuals** screen displays.

   Figure 2-75   Collateral Perfection Details

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

Table 2-57   Collateral Perfection Details – Field Description

Field	Description
Applicant Name	Displays the applicant name. **Note:** The field appears only if the **Customer Type** is selected as **Individuals**.
Name of Business	Displays the name of the business. **Note:** 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. **Note:** The field appears only if the **Customer Type** is selected as **Individuals**.
Date of Incorporation	Displays the date of incorporation for the business. **Note:** 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.
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.

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.

> **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.

2.13.2 Loan Summary Details

This topic provides the systematic instructions to view and approve the application.

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

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

   The **Loan Summary Details** screen displays.

Figure 2-76   Loan Summary Details

2. Specify the fields on **Loan Summary Details** screen.

   Disbursement Details enables the user to capture the various methods.

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

Table 2-58   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.
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. The available options are: • **Recommended for Approval** • **Recommended for Reject**
User Action	Displays the user action based on user recommendation.

2.13.3 Summary
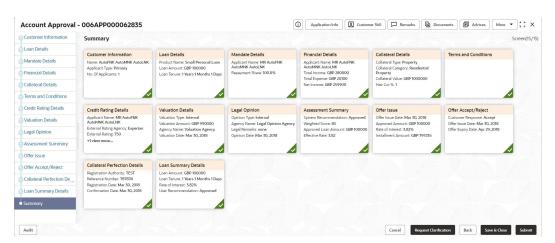
This topic provides the systematic instructions to view the summary of each of the data segments in as many tiles as the number of data segments in the given stage.

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

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

    The **Summary - Account Approval** screen displays.

Figure 2-77   Summary

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

Table 2-59   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.
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. In the Override screen, click **Accept Overrides & Proceed**. The **Checklist** screen is displayed.

4. In the Checklist screen, click **Save & Proceed**. The **Outcome** screen is displayed.

5. In the Outcome screen, select appropriate option from the **Select to Outcome** field.

   • SSelect **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 the 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.

Figure 2-78   Loan Account Statement

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.

2.14 Global Actions

This topic provides the detailed on the actions that can be performed in all stages.

This section appears are the top of the right pane and is applicable for all the account opening stage. You can add, edit, view or delete the information from the respective section.

Below are the list of global actions:

- Icon
  You view the application number along with its product name.

- **Customer 360**
  You can view the customer details such as Name, CIF number and indication whether it is an existing customer.

- **Application Information**
  You can view the application information in this section.

- **Remarks**
  You can view the remarks.

- **Documents**
  You can upload and view the documents that are uploaded.>

- **Advices**
  You can view the advices that are shared with customer. Advices are generated post Application Entry stage is submitted.

- **Condition and Convenants**
  You capture conditions and convenants details for the loan applications.

- **Solicitor Details**
  You can add the solicitor details using this section.

- **Clarification Details**
  You raise the clarifications using this section.

2.14.1 Icon

You view the application number along with its product name.

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

  The **Icon** screen is displayed.

  Figure 2-79   Icon

2.14.2 Customer 360

You can view the customer details such as Name, CIF number and indication whether it is an existing customer.

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 2-80   Customer 360
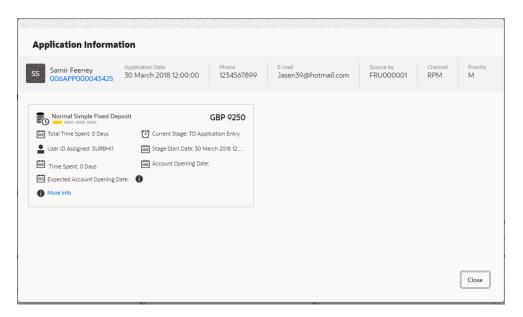
2. The screen shows the list of Customer IDs in case of Joint Accounts. Select the specific Customer ID to view their Mini Customer 360. The CIF Numbers are populated in the Customer 360 screen only post the CIF number has been keyed in the Customer Information data segment.

2.14.3 Application Information

You can view the application information in this section.

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

The **Application Information** screen is displayed.

Figure 2-81   Application Information

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 2-60   Application Information – Field Description

Field	Description
Application Number	Displays the application number.
Application Date	Displays the application date.
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
<Product Name>	Displays the product name.

Table 2-60   (Cont.) Application Information – Field Description

Field	Description
<Account Opening Stages>	Displays the account opening stages in the train stop format along with the status of the respective stage.
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.
Stage Start Date	Displays the start date of the current stage. It also display time in hours, mins and seconds.
View	Click the **View** button to view the data segment of the respective stage. The overview of the data segments appears in tile. Click on the tile to view futher details of that data segment.
<Status of the Application>	Display the status of the application.
Account Opening Date	Displays the date on which the account is opened. This field appears once the account opening process is completed.
Account Number	Displays the account number. This field appears once the account opening process is completed.
<Relavant Amount>	Displays the value based on the product. For example, • For the loan account opening application, the label of this field appears as **Loan Amount**. • For the saving account optning application. the lable of this field appears as **Initial Funding Amount**.
View Applicant Details	In this section you can view the applicant details of all the applicants involved in the application. Below field appears with the respective applicant details: • Applicant Name • Role • CIF • Email ID • Contact Number
View Clarification Details	In this section you can view the clarification history. Below fields appear with the details: • ID • Subject • Raised By • Date • Status • Status updated on On the click of the respective record the user can view the clarifiation content.

Table 2-60   (Cont.) Application Information – Field Description

Field	Description
Advices	In this section you view the advices generated in the process of account opening. Below fields appear with the details: • Advice Name • Stage • Mode of Delivery • Recipent • Date You can View and Download on clicking the respective icons.

2. Click **Close** to close window.
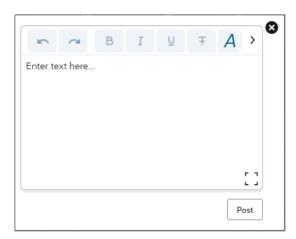
2.14.4 Remarks

You can view the remarks.

• 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 2-82   Remarks

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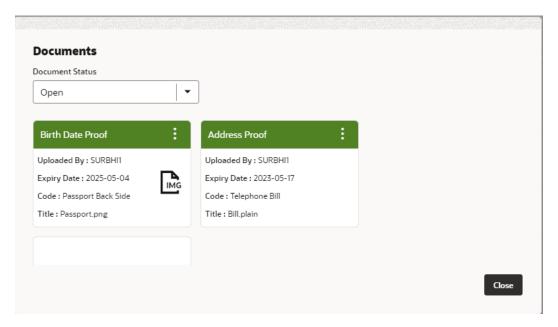
2.14.5 Documents

You can upload and view the documents that are uploaded.>

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

The **Documents** screen is displayed.

Figure 2-83   Documents

2. Select the document status to filter the document based on the status. The available options are All, Open and Deleted.

3. Click
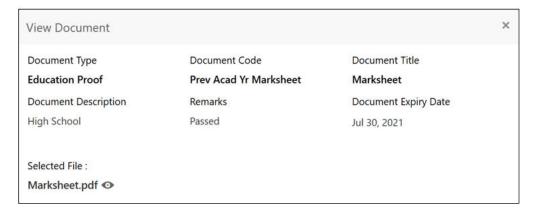
on the Document tile to view, download and delete the document.

4. Click **View** to view the document.

The **View Document** is displayed.

Figure 2-84   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.
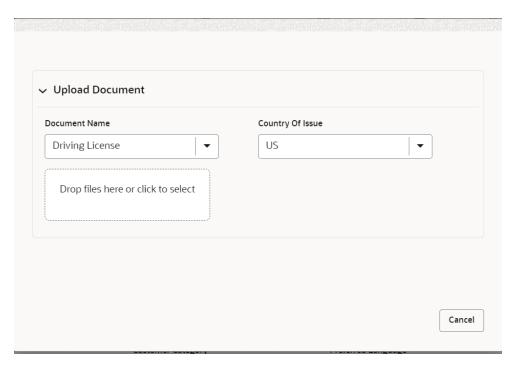
7. Click

   to upload the new document to the application.

   The **Upload Document** screen is displayed.

Figure 2-85   Upload Document

8. Specify the details in the relevant data fields. For more information on fields, refer to the **Upload Document – Field Description**.

Table 2-61   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.

Table 2-61   (Cont.) Upload Document – Field Description

Field	Description
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.
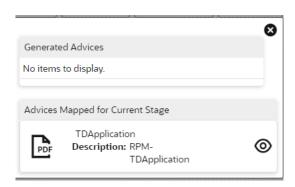
2.14.6 Advices

You can view the advices that are shared with customer. Advices are generated post Application Entry stage is submitted.

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

  The **Advices** screen is displayed.

Figure 2-86   Advices

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

2.14.7 Condition and Convenants

You capture conditions and convenants details for the loan applications.

In this section you can add, edit and remove the condition and convenant details .

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.

To add conditions:

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

    The **Conditions & Covenants** page appears.

Figure 2-87   Conditions

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

    OR
    Click **Remove** to remove already added conditions.

3. Enter the relevant details.

Table 2-62   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.
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.

Convenants

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.

To add convenants:

5. From the **More** option, click **Conditions & Covenants** to add or remove the covenants details.

   The **Conditions & Covenants** page appears.

   Figure 2-88   Convenant

6. Click **Add** to add new convenants.

   OR
   Click **Remove** to remove already added convenants.

7. Enter the relevant details.

   Table 2-63   Application Information – Field Description

Field	Description
Entity	Select the entity on which you want to set convenants. 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.
Convenants	Specify the convenants for the selected entity.
Type	Select the type when the convenants must be complied. The available options are • Financial • Reporting • Undertaking

Table 2-63 (Cont.) Application Information – Field Description

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

8. 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.

2.14.8 Solicitor Details

You can add the solicitor details using this section.

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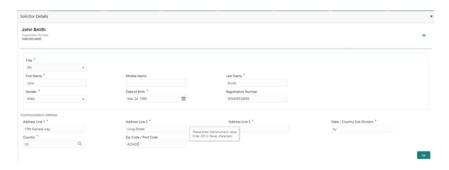
In this section you can add or remove the solicitor. You can also view the already added solicitor.

To add solicitor details:

1. From the **More** option, click the **Solicitor** to add or remove or edit the already added solicitor.

   he **Solicitor Details** page appears.

   Figure 2-89 Solicitor

2. Enter the relevant details.

Table 2-64   Solicitor – Field Description

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. Click **OK** to save the added solicitor.

2.14.9 Clarification Details

You raise the clarifications using this section.

To add the clarification 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.
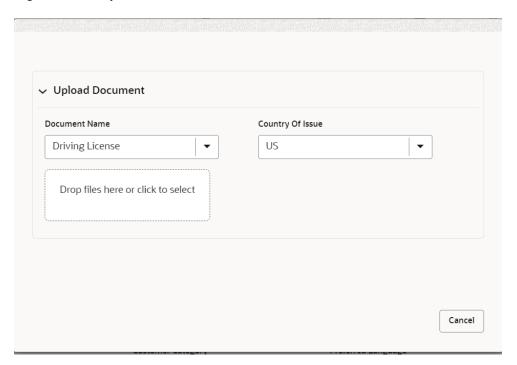
   The **New Clarification** screen is displayed.

Figure 2-90   New Clarification

3. 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 2-91   Upload Documents

4. 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.

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

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.

3

Instant Retail Loan Account Opening Process

This topic describes the instant account opening process of retail loan product.

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 verity 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.

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 descried 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 an 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, Assesment 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 Processer. 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.

4

Regional Configuration

This library describes the 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 4-1   Defaulted Values

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.
Country of Residence	Defaulted to US. Appears in the Customer Information data segment of the Application Entry stage.
Phone Banking	Defaulted to No. From the Account Service Preferences data segment of the Application Enrichment stage.

Table 4-1   (Cont.) Defaulted Values

Field	Description
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 4-2   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.
Birth Country	From the Customer Information data segment of the Application Entry stage.
Nationality	From the Customer Information data segment of the Application Entry stage.
Preferred Languauge	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 4-3   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.

Table 4-3   (Cont.) Nomenclature Fields

Field	Description
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.
National ID	The label appears as SSN. Appears in the Customer Information data segment of the Application Entry stage.
	Appears in theCustomer Information data segment of the Application Enrichment stage.
Resident Status	The lable appears as Citizenship Status. The Citizen option also appears for selection in the drop-down list.
	Appears in the Customer Information data segment of the Application Entry stage.
	Appears in theCustomer Information data segment of the Application Enrichment stage.

The fields in the below table are applicable for US region only.

Table 4-4   Region Specific

Field	Description
Tax Declaration	In this section you can update the tax declaration details. This section appears at below location • Customer Information data segment • While onboarding customer
Form Type	Specify the form type for tax declaration. If the **Non Resident Alien** option is selected from the **Citizenship Status** drop-down list then the **Form Type** is defaulted to **W8-BEN** and disable. If the **Citizen or Resident Alien** option is selected from the **Citizenship Status** drop-down list then the **Form Type** is defaulted to **W9** and disable.
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.

A

Advices

This topic 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.

This topic contains following subtopic:

- Loan Initiation Reply
  You can view the letter that is shared with customer for applying for loan.

- Offer Issue
  You can view the letter that is shared with customer with the Offer details which is issued.

- Offer Issue with Repayment
  You can view the letter that is shared with customer with the Offer details which is issued along with repayment schedule.

- Loan Approval

- Loan Rejection

- Loan Initiation
  You can view the letter that is shared with customer with the loan details.

A.1 Loan Initiation Reply

You can view the letter that is shared with customer for applying for loan.

```
                                                              Bank Name

                                                                 Branch
To,
Customer Name(s)
Address Line 1
Address Line 2
State
City
Pin code

Re: Loan Initiation Advice

Dear Sir/Madam,

Thank you for applying for a Loan with <Bank Name>. Your Loan Application Number
xxxxxx is being processed for <Product Name> and currently in progress. We shall
further communicate with you.

Yours faithfully,
Bank Name
Branch Name
```

A.2 Offer Issue

You can view the letter that is shared with customer with the Offer details which is issued.

```
   Bank Name


      Branch
To,
Customer Name
Address Line 1
Address Line 2
State
City
Pin code

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>
Repayment Type : <Repayment Type>

Yours faithfully,
Bank Name
Branch Name
```

A.3 Offer Issue with Repayment

You can view the letter that is shared with customer with the Offer details which is issued along with repayment schedule.

```
   Bank Name


      Branch
To,
Customer Name
Address Line 1
Address Line 2
State
```

```
City
Pin code

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 Tenure : <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>
Installment Amount : <Installment Amount>

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.

For any clarifications, please do not hesitate to contact Relationship Manager <Source
Emp Name>.

Yours faithfully,
Bank Name
Repayment schedule Details:

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

Name:
Signature:
Date:
Place:
```

A.4 Loan Approval

```
                                                                    Bank Name

                                                                      Branch

To,
Customer Name
Address Line 1
Address Line 2
State
City
Pin code

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>
Installment Amount : <Installment Amount>
Disbursement Account : <Disbursement Account>

Yours faithfully,
<Bank Name>

A.5 Loan Rejection

Bank Name

Branch
To,
Customer Name(s)
Address Line 1
Address Line 2
State
City
Pin code

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>

A.6 Loan Initiation

You can view the letter that is shared with customer with the loan details.

Application
Number:<XXXXXXXXXX>
Application
Branch: <XXXX>
<Branch
Name>Date:YYYY-MM-DD

Applicants:

```
Applicant 1
Applicant 2
                                      Product Details
Application Type : <XXX>
Product:<XXXXX>
Term: <Years>
Purpose: <Loan purpose>
Loan Amount: <XXXX>
Contribution: <XXXX>
Total: <XXXXX>


                                      Personal Details
Primary Applicant Name/Joint Applicant Name/Guanrantor 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
Pincode


                                      Employement Details
Employee Name: Mr. <XXXXXX>
Employer Name: <XYZ>
Employment Type: <XYZ>
Organization Category: <XYZ>
Current Employment: <XYZ>
Employment Start Date: YYYY-MM-DD
Employment End Date: YYYY-MM-DD
Employer's Address:
Address Line1
Address Line2
State
City
Pin code
Employee Name: Mr. <XXXXXX>
Employer Name: <XYZ>
Employment Type: <XYZ>
Organization Category: <XYZ>
Current Employment: <XYZ>
Employment Start Date: YYYY-MM-DD
Employment End Date: YYYY-MM-DD
Employer's Address:
Address Line1
Address Line2
State
City
Pin code
```

Table A-1   Financial Position Details

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

Table A-2   Liabilities Details

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
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

Table A-3   Income Details

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

Table A-3   (Cont.) Income Details

Income Type	Income Amount
Other	<XXX>
Pension	<XXX>
Investment Income	<XXX>
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>

Table A-4   Expense Details

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

Table A-5   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>

Table A-6   Mandate Details

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.

Table A-7   Applicant Detials

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

B
Error Codes and Messages

This topic contains the error codes and messages.

Table B-1   Error Codes and Messages

Error Code	Messages
RPM_CMN_APL_001	Please provide valid value for Application Number
RPM_CMN_APL_002	Please provide valid value for Process Reference number
RPM_CMN_APL_003	Address list can not be null or empty
RPM_CMN_APL_004	Applicant details model list can not be null or empty
RPM_CMN_APL_005	Please provide valid value for Country
RPM_CMN_APL_006	Please provide a valid value for AddressLine1
RPM_CMN_APL_007	Please provide a valid value for PinCode
RPM_CMN_APL_008	Please provide a valid value for Email
RPM_CMN_APL_009	Please provide a valid value for MobileIsd
RPM_CMN_APL_010	Please provide a valid value for MobileNo
RPM_CMN_APL_011	Please provide a valid value for FirstName
RPM_CMN_APL_012	Please provide a valid value for LastName
RPM_CMN_APL_013	Please provide a valid value for DateOfBirth
RPM_CMN_APL_014	Please provide a valid value for Gender
RPM_CMN_APL_015	Please provide a valid value for Country of residence
RPM_CMN_APL_016	Please provide a valid value for Citizenship
RPM_CMN_APL_017	Empty Request Cannot be Send to Party
RPM_CMN_APL_018	Exception Occured while parsing Json Response
RPM_CMN_APL_019	Exception Occured while Producing even for Kafka
RPM_CMN_APL_020	Please select one communication address for $1
RPM_CMN_APL_021	Please provide valid value for Address Type of $1
RPM_CMN_APL_022	Please provide valid value for Building Name of $1
RPM_CMN_APL_023	Please provide valid value for State of $1
RPM_CMN_APL_024	Please provide valid value for City of $1
RPM_CMN_APL_025	Please provide valid value for Street Name of $1
RPM_CMN_APL_026	Exception occured while fetching applicant count
RPM_TC_011	Error occured while getting uploaded Doc
RPM-AT-001	Failed in Updating Transaction Log
RPM-AT-002	Record not found
RPM-AT-005	Mandatory Datasegment(s) - $1
RPM-AT-015	Pending Approval of Overrides
RPM-CA-001	Error occurred while parsing from Model to Entity
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

Table B-1   (Cont.) Error Codes and Messages

Error Code	Messages
RPM-CMN-001	Exception Occurred while Executing Query
RPM-CMN-002	Number format exception
RPM-CMN-003	Server Error Occurred during API call
RPM-CMN-004	Illegal State Exception
RPM-CMN-005	JTA Transaction unexpectedly rolled back
RPM-CMN-006	Exception Occurred while creating Bean
RPM-CMN-007	Internal server error occurred
RPM-CMN-APL-027	Please provide valid value for Holding Pattern
RPM-CMN-APL-028	Please provide valid value for Ownership
RPM-CMN-APL-029	Please provide valid value for Salutation of $1
RPM-CMN-APL-030	Please provide valid value for First Name
RPM-CMN-APL-031	Please provide valid value for Last Name
RPM-CMN-APL-032	Please provide valid value for Gender of $1
RPM-CMN-APL-033	Please provide valid value for Date Of Birth of $1
RPM-CMN-APL-034	Please provide valid value for Resident Status of $1
RPM-CMN-APL-035	Please provide valid value for Citizenship By of $1
RPM-CMN-APL-036	Please provide valid value for Unique Id Type of $1
RPM-CMN-APL-037	Please provide valid value for Unique Id Number of $1
RPM-CMN-APL-038	Customer age should be more than $1 for $2 Product.
RPM-CMN-APL-039	Customer age should be less than $1 for $2 Product.
RPM-CMN-APL-040	Same Customer cannot be added multiple times as Applicant.
RPM-CMN-APL-041	Please provide valid value for Party Id for $1
RPM-CMN-APL-042	Please provide valid value for Short Name for $1
RPM-CMN-APL-043	Please provide valid value for Birth Country for $1
RPM-CMN-APL-044	$1
RPM-CMN-APL-045	$1
RPM-CMN-APL-046	Click on 'Cancel' and correct the error or wait for the in-progress party amendment request to be complete to reinitiate the party amendment again. Alternately click on 'Proceed' to submit this stage without the amendment.
RPM-CMN-APL-047	Please provide valid value for Birth Country of $1
RPM-CMN-APL-048	Please provide valid value for Nationality of $1
RPM-CMN-APL-049	Please provide valid value for Prefered Language of $1
RPM-CMN-APL-050	Please provide valid value for Prefered Currency of $1
RPM-CMN-APL-051	Please provide valid value for Customer SubType for $1
RPM-CMN-APL-052	Please provide valid value for Customer Segment for $1 .
RPM-CMN-APL-053	Please provide valid value for Marital Status of $1 .
RPM-COM-001	JSONException occured
RPM-CR-001	Error occured while adding the product to cart
RPM-CR-002	Error occured while deleting the product from cart
RPM-CR-003	Error occured while getting the cart details
RPM-LO-ACDT-001	Start Date cannot be before the First Repayment Date
RPM-LO-ACDT-002	Please provide a valid value for Start Date

Table B-1   (Cont.) Error Codes and Messages

Error Code	Messages
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 drop-down value for Statement Type
RPM-LO-ACDT-007	Please select a valid drop-down value for Statement Cycle
RPM-LO-ACDT-008	Please select a valid drop-down 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
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
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 drop-down value for Loan Requested For
RPM-LO-ADDT-028	Please select a valid drop-down value for Admission Status
RPM-LO-ADDT-029	Please select a valid drop-down 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
RPM-LO-ADDT-033	Scholarship Details not provided
RPM-LO-ADRS-001	Please provide a valid value for Building

Table B-1   (Cont.) Error Codes and Messages

Error Code	Messages
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 drop-down 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
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 drop-down 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 drop-down 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 drop-down 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 drop-down 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 drop-down value for Asset Status
RPM-LO-ASDT-014	Please provide a valid value for Dimensions
RPM-LO-ASDT-015	Please provide a valid value for Market Value
RPM-LO-ASST-001	Either Calculated or Overwritten value must be selected to Continue
RPM-LO-ASST-002	Please provide a valid value for Reason For Change
RPM-LO-ASST-003	Please provide a valid value for Revised Approved Amount
RPM-LO-ASST-004	Please provide a valid value for Revised Approved Amount Currency Code
RPM-LO-ASST-005	Please provide a valid value for Revised Loan Tenure
RPM-LO-ASST-006	Revised Loan Tenure should be greater than zero
RPM-LO-ASST-007	Please provide a valid value for Revised Interest Rate
RPM-LO-ASST-008	Please provide a valid value for Revised Effective Rate On Loan
RPM-LO-ASST-009	Revised Approved Amount should not be greater than Requested Loan Amount
RPM-LO-ASST-010	Please provide a valid value for User Recommendation
RPM-LO-ASST-011	Please select a valid drop-down value for User Recommendation
RPM-LO-ASST-012	Please provide a valid value for Approved Loan Amount Currency Code

Table B-1   (Cont.) Error Codes and Messages

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)
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
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

Table B-1   (Cont.) Error Codes and Messages

Error Code	Messages
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
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
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
RPM-LO-CLDT-020	Please provide a valid value for Dimension Measure Type
RPM-LO-CLDT-021	Please provide a valid value for Address

Table B-1   (Cont.) Error Codes and Messages

Error Code	Messages
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 drop-down 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 drop-down 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 drop-down value for Total Collateral Value Currency Code
RPM-LO-CLDT-030	Please select a valid drop-down value for Collateral Type
RPM-LO-CLDT-031	Please select a valid drop-down value for Collateral Value Currency Code
RPM-LO-CLDT-032	Please select a valid drop-down value for Branch
RPM-LO-CLDT-033	Please select a valid drop-down value for Attributes
RPM-LO-CLDT-034	Please select a valid drop-down 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
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

Table B-1   (Cont.) Error Codes and Messages

Error Code	Messages
RPM-LO-CMDT-025	Single Installment is supported only for Bullet repayment
RPM-LO-CMDT-026	No Business Product found this Process Reference Number
RPM-LO-CMDT-027	KYC status update Pending
RPM-LO-CMDT-028	KYC Not Compliant - cannot proceed with Application
RPM-LO-CMDT-029	Please select a valid drop-down value for Country
RPM-LO-CMDT-030	Holiday Preference Not aligned to Host (back end) Product Default
RPM-LO-CMN-001	Process Reference Number cannot be null
RPM-LO-CMN-002	Error in parsing date
RPM-LO-CMN-003	Offer Issue Details not found for this Process Reference number
RPM-LO-CMN-004	Offer Accept/Reject Details not found for this Process Reference number
RPM-LO-CMN-005	Loan Details not found for this Process Reference number
RPM-LO-CMN-006	Applicant Details not found for this Application number
RPM-LO-CMN-007	Charge Details not found for this Process Reference number
RPM-LO-CMN-008	Repayment Details not found for this Process Reference number
RPM-LO-CMN-009	Assessment Details not found for this Process Reference number
RPM-LO-CMN-010	Asset Details not found for this Process Reference number
RPM-LO-CMN-011	Mortgage Valuation Details not found for this Process Reference number
RPM-LO-CMN-012	Disbursement Details not found for this Process Reference number
RPM-LO-CMN-013	Vehicle Details not found for this Process Reference number
RPM-LO-CMN-014	Collateral Details not found for this Process Reference number
RPM-LO-CMN-015	Interest Details not found for this Process Reference number
RPM-LO-CMN-016	Please provide a valid value for Business Product Code
RPM-LO-CMN-017	Business Product Details is Empty
RPM-LO-CMN-018	UDE is not found for this component
RPM-LO-CMN-019	The flags are null from business product
RPM-LO-CMN-025	No Account Services are found for this process ref Number
RPM-LO-CMN-026	No Account Creation Details are found for this process ref Number
RPM-LO-CMN-027	Please provide a valid value for Branch code.
RPM-LO-CMN-028	The data from Common core is null.
RPM-LO-CMN-029	Final Hand-Off call to Customer Failed
RPM-LO-CMN-030	Customer is not yet created in Host
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

Table B-1   (Cont.) Error Codes and Messages

Error Code	Messages
RPM-LO-CMN-041	Loan Summary Details not found for this Process Reference number
RPM-LO-CMN-042	The selected disbursement account is Dormant
RPM-LO-CMN-043	The selected disbursement account is Frozen
RPM-LO-CMN-044	The selected disbursement account is Blocked
RPM-LO-CMN-045	No credits allowed on selected disbursement account
RPM-LO-CMN-046	The selected repayment account is Dormant
RPM-LO-CMN-047	The selected repayment account is Frozen
RPM-LO-CMN-048	The selected repayment account is Blocked
RPM-LO-CMN-049	No debits allowed from selected repayment account
RPM-LO-CRDS-001	Please provide a valid value for External Rating Agency
RPM-LO-CRDS-002	Please provide a valid value for External Rating
RPM-LO-CUDS-001	For Customer Response Accept, Date Of Offer Accept Or Reject is Mandatory
RPM-LO-CUDS-002	For Customer Response Reject, Date Of Offer Accept Or Reject is Mandatory
RPM-LO-CUDS-003	For Customer Response Amend, Offer Amend Date is Mandatory
RPM-LO-CUDS-004	Date Of Offer Accept Or Reject cannot be future date
RPM-LO-CUDS-005	Offer Amend Date cannot be future date
RPM-LO-CUDS-006	Please enter a valid value for Reason
RPM-LO-CUDS-007	Date Of Offer Accept Or Reject cannot be after the Date Of Offer Expiry
RPM-LO-CUDS-008	Offer Amend Date cannot be after the Date Of Offer Expiry
RPM-LO-CUDS-009	Date Of Offer Accept Or Reject cannot be before the Loan Application Date
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 drop-down value for Customer Response
RPM-LO-CUDS-013	Offer Amend is not supported as per the configuration in Business Product
RPM-LO-DDDS-001	First Disbursement Date cannot be past date
RPM-LO-DDDS-002	Please provide a valid value for Total Disbursement
RPM-LO-DDDS-003	Total Disbursement should be greater than zero
RPM-LO-DDDS-004	Total Disbursement should be equal to the requested Loan Amount
RPM-LO-DDDS-005	For Frequency Based, Disbursement Frequency is mandatory
RPM-LO-DDDS-006	Please provide a valid value for Stage
RPM-LO-DDDS-007	Please provide a valid value for Date
RPM-LO-DDDS-008	Please provide a valid value for Amount Of Disbursement
RPM-LO-DDDS-009	Please provide a valid value for Total Disbursement
RPM-LO-DDDS-010	The First Disbursement Schedule Date should always be equal to First Disbursement Date
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

Table B-1   (Cont.) Error Codes and Messages

Error Code	Messages
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 drop-down value for Disbursement Mode
RPM-LO-DDDS-017	Please provide a valid value for Number Of Disbursement
RPM-LO-DDDS-018	Please provide a valid value for Disbursement Frequency
RPM-LO-DDDS-019	Please provide a valid value for Total Disbursement Currency Code
RPM-LO-DDDS-020	Total Disbursement Currency should be same as Loan Currency
RPM-LO-DDDS-021	Please select a valid drop-down 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 drop-down value for Issue Branch Code
RPM-LO-DDDS-032	Please provide a valid value for Payee Name
RPM-LO-DDDS-033	Please provide a valid value for Address 1
RPM-LO-DDDS-034	Please provide a valid value for Issue Branch Name
RPM-LO-DDDS-035	Please provide a valid value for Payee Branch Code
RPM-LO-DDDS-036	Please provide a valid drop-down 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
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

Table B-1   (Cont.) Error Codes and Messages

Error Code	Messages
RPM-LO-FLDT-005	Net Amount is not equal to Total Income Amount minus Total Expense Amount
RPM-LO-FLDT-006	Income should be greater than zero
RPM-LO-FLDT-007	Expense should be greater than zero
RPM-LO-FLDT-008	Asset Amount should be greater than zero
RPM-LO-FLDT-009	Liability Amount should be greater than zero
RPM-LO-FLDT-010	Total Asset Amount is not equal to Individual Assets
RPM-LO-FLDT-011	Total Liability Amount is not equal to Individual Liabilities
RPM-LO-FLDT-012	Please provide a valid value for Parent Or Guardian Details
RPM-LO-FLDT-013	Please provide a valid value for Basic Details
RPM-LO-FLDT-014	Please provide a valid value for Income Details
RPM-LO-FLDT-016	Please provide a valid value for Expense Details
RPM-LO-FLDT-018	Please provide a valid value for Income Type
RPM-LO-FLDT-019	Please provide a valid value for Total Income Amount
RPM-LO-FLDT-020	Please provide a valid value for Expense Type
RPM-LO-FLDT-021	Please provide a valid value for Total Expense Amount
RPM-LO-FLDT-022	Please provide a valid value for Asset Type
RPM-LO-FLDT-023	Please provide a valid value for Net Amount
RPM-LO-FLDT-024	Please provide a valid value for Liability Type
RPM-LO-FLDT-026	Please provide a valid value for Seq Income No
RPM-LO-FLDT-027	Please provide a valid value for Seq Expense No
RPM-LO-FLDT-028	Please provide a valid value for Seq Asset No
RPM-LO-FLDT-029	Please provide a valid value for Seq Liability No
RPM-LO-FLDT-030	Please provide a valid value for Seq Basic Details No
RPM-LO-FLDT-031	Please provide a valid value for Seq Parent Details No
RPM-LO-FLDT-036	Net Amount should be greater than zero
RPM-LO-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 drop-down value for Title
RPM-LO-GTDT-009	Please select a valid drop-down 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
RPM-LO-IODT-001	Please provide a valid value for Offer Issue Date

Table B-1 (Cont.) Error Codes and Messages

Error Code	Messages
RPM-LO-IODT-002	Offer Issue Date cannot be future date
RPM-LO-IODT-003	Offer Issue Date cannot be past date
RPM-LO-LNDT-001	Loan Amount should be greater than zero
RPM-LO-LNDT-002	Please enter a valid value for Loan Tenure
RPM-LO-LNDT-003	Loan Tenure should be greater than zero
RPM-LO-LNDT-004	Please provide a valid value for Loan Currency Code
RPM-LO-LNDT-005	Please provide a valid value for Loan Amount
RPM-LO-LNDT-006	Please provide a valid value for Product Name
RPM-LO-LNDT-007	Please provide a valid value for Purpose Of Loan
RPM-LO-LNDT-008	Max Amount is not configured in Product for Currency $1
RPM-LO-LNDT-009	Min Amount is not configured in Product for Currency $1
RPM-LO-LNDT-010	Loan Amount should be in between $2 and $3 for Currency $1
RPM-LO-LNDT-011	Please select a valid drop-down value for Account Currency
RPM-LO-LNDT-012	Please provide a valid value for Account Branch
RPM-LO-LNDT-013	Please select a valid drop-down 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"
RPM-LO-LODT-003	Please provide a valid value for Opinion
RPM-LO-LODT-004	Please select a valid drop-down value for Opinion
RPM-LO-LSDS-001	Please provide a valid value for User Recommendation
RPM-LO-LSDS-002	Please select a valid drop-down 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

Table B-1   (Cont.) Error Codes and Messages

Error Code	Messages
RPM-LO-MVDT-002	Face Value Of Asset should be greater than zero
RPM-LO-MVDT-003	Market Value Of Asset should be greater than zero
RPM-LO-MVDT-004	Valuation Date cannot be future Date
RPM-LO-MVDT-005	Forced Sale Value should be greater than zero
RPM-LO-MVDT-006	Valuation Date cannot be before the Application Date
RPM-LO-MVDT-007	Forced Sale Value should be less than the Market Value Of Asset
RPM-LO-MVDT-008	Please provide a valid value for Bank Valuation
RPM-LO-MVDT-009	Please select a valid drop-down 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 drop-down 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
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
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

Table B-1   (Cont.) Error Codes and Messages

Error Code	Messages
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
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 drop-down value for Type Of Repayment
RPM-LO-RPDT-017	Please select a valid drop-down value for Repayment Frequency
RPM-LO-RPDT-018	Please select a valid drop-down 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
RPM-LO-RPSH-001	Please provide a valid value for Repayment Type
RPM-LO-RPSH-002	Please provide a valid value for First Repayment Date
RPM-LO-RPSH-003	Please provide a valid value for Repayment Frequency
RPM-LO-SUB-01	Applicant Details has been modified. Please update financial details accordingly
RPM-LO-SUB-02	Applicant Details has been modified. Please update mandate details accordingly
RPM-LO-VDDT-001	For Vehicle Class Used, Chasis Number is required
RPM-LO-VDDT-002	For Vehicle Class Used, Engine Number is required
RPM-LO-VDDT-003	For Vehicle Class Used, Registration Number is required
RPM-LO-VDDT-004	For Vehicle Class Used, Registered State is required
RPM-LO-VDDT-005	For Vehicle Class Used, Registered City is required
RPM-LO-VDDT-006	For Vehicle Class Used, Insurance Company is required
RPM-LO-VDDT-007	For Vehicle Class Used, Policy Number is required
RPM-LO-VDDT-008	For Vehicle Class Used, Policy Commencement Date is required
RPM-LO-VDDT-009	For Vehicle Class Used, Premium Amount is required
RPM-LO-VDDT-010	For Vehicle Class Used, Premium Frequency is required
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

Table B-1   (Cont.) Error Codes and Messages

Error Code	Messages
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 drop-down value for Hypothecated Branch
RPM-LO-VDDT-022	Please select a valid drop-down value for Vehicle Class
RPM-LO-VDDT-023	For Vehicle Class Used, Premium Amount Currency Code is required
RPM-LO-VDDT-024	Premium Amount Currency should be same as Loan Currency
RPM-LO-VDDT-025	Please select a valid drop-down value for Premium Frequency
RPM-LO-VDDT-026	Please select a valid drop-down value for Distance Run - Type
RPM-LO-VDDT-027	For Vehicle Class Used, Expected Selling Price Currency Code is required
RPM-LO-VDDT-028	Expected Selling Price Currency should be same as Loan Currency
RPM-LO-VDDT-029	For Vehicle Class Used, Distance Run - Type is required
RPM-LO-VDDT-030	Comprehensive insurance not provided
RPM-LO-VDDT-031	Please provide a valid value for Make (MM/YYYY)
RPM-LO-VHDT-001	For Vehicle Class Used, Price As Per Valuation should be greater than zero
RPM-LO-VHDT-002	For Vehicle Class Used, Bank Valuation is required
RPM-LO-VHDT-003	For Vehicle Class Used, Fuel Type is required
RPM-LO-VHDT-004	For Vehicle Class Used, Distance During Valuation - Value is required
RPM-LO-VHDT-006	For Vehicle Class Used, Number Of Accidents is required
RPM-LO-VHDT-007	For Vehicle Class Used, Number Of Owners is required
RPM-LO-VHDT-008	For Vehicle Class Used, Price As Per Valuation is required
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 drop-down value for Bank Valuation
RPM-LO-VHDT-016	Please select a valid drop-down 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 Curreny Code is required
RPM-LO-VHDT-020	Price As Per Valuation Curreny should be same as Loan Currency
RPM-PD-001	generateSequenceNumber : Entity cannot be null

Table B-1   (Cont.) Error Codes and Messages

Error Code	Messages
RPM-PD-002	Sequence Generator failed to generate the reference number
RPM-PD-003	businessProductCode cannot be null
RPM-PD-004	Error while fetching Business Process
RPM-PD-005	Error while Fetching the Business Products
RPM-PD-006	Error occured while creating ATM Entity Model
RPM-PD-007	Unable to acquire task
RPM-PD-008	Error occurred while initiating workflow
RPM-PD-009	ApplicationNumber cannot be null
RPM-PD-010	Unable to save application in Transaction Controller
RPM-PD-011	Failed to persist comments
RPM-PD-012	Unable to update task to complete
RPM-PD-013	Process Code cannot be null for the lifecycle
RPM-PD-014	Error occured while submitting details to domain
RPM-PD-015	Unable to update stages
RPM-PD-016	Application Number, Process Code and Stagecode are mandatory
RPM-PD-017	Unable to update task to complete
RPM-PD-018	Error occured while fetching Summary details
RPM-PD-019	Datasegment is Mandatory
RPM-PD-020	Error occured while fetching Summary details
RPM-PD-021	Error while getting datasegments from TC
RPM-PD-022	Error occured while acquiring the task
RPM-PD-023	ProcessRefNo cannot be null
RPM-PD-024	Failed in domain save
RPM-PD-025	Error occured while releasing the task
RPM-PD-026	Application submit/save failed for External System
RPM-PD-027	Application fetch failed for External System
RPM-PD-028	No Business Process maintained for the given Business Product
RPM-PD-029	$1 is not valid
RPM-PD-030	The product $1 cannot be selected multiple times
RPM-PD-031	Multiple products of the product type $1 cannot be selected
RPM-PD-032	Cannot cancel the application as one or more process has crossed irrevocable stages
RPM-PD-033	Mandatory Datasegments $1 are missing for the reference number $2
RPM-PD-034	Datasegment Code(s) is missing for $1 for the reference number $2
RPM-PD-035	Loan offer accept/reject is not applicable for the given application
RPM-PD-036	Unable to proceed as the application is already being processed by the bank
RPM-PR-001	Error occured while getting the cart details
RPM-TO-001	Mandatory Checklist(s) - $1
RPM-TO-020	Mandatory Document(s) - $1

Glossary

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