Oracle® Banking Origination

Retail Loans Origination User Guide

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Oracle Banking Origination Retail Loans Origination User Guide, Release 14.8.1.0.0

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Preface

This topic contains the following sub-topics:

- Purpose
- Before you begin
- Module Prerequisite
- Audience
- Documentation Accessibility
- Critical Patches
- Diversity and Inclusion
- Related Resource
- Conventions
- Screenshot Disclaimer
- Acronyms and Abbreviations
- Symbols and Icons
- Module Post requisite

Purpose

This guide is designed to help you to quickly get acquainted with the Oracle Banking Origination system. This guide 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.

Before you begin

Kindly refer to the **Getting Started User Guide** for common elements, including Symbols and Icons, Conventions Definitions, and so forth.

Module Prerequisite

Specify the **User Name** and **Password**, and login to **Home** screen.

Audience

This guide provides instructions and information about the Retail Loan product to help various bank users to deliver quick and efficient service to both customer and prospects.

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Access to Oracle Support

Oracle customer access to and use of Oracle support services will be pursuant to the terms and conditions specified in their Oracle order for the applicable services.

Critical Patches

Oracle advises customers to get all their security vulnerability information from the Oracle Critical Patch Update Advisory, which is available at Critical Patches, Security Alerts and Bulletins. All critical patches should be applied in a timely manner to make sure effective security, as strongly recommended by Oracle Software Security Assurance.

Diversity and Inclusion

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.

Related Resource

The related documents are as follows:

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

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.

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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 are used in this guide are as follows:

Table 1 Acronyms and Abbreviations

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

Symbols and Icons

The list of icons available on the screens are as follows:

Table 2 Icons - Common

Icon	Function
	Minimize
	Maximize
	Close
	Perform Search
	Open a list
	Navigate to the first record
	Navigate to the last record
	Navigate to the previous record
	Navigate to the next record

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Table 2 (Cont.) Icons - Common

Icon	Function
	Grid view
	List view
	Refresh
	Click this icon to add a new row.
	Click this icon to delete a row, which is already added.
	Calendar
	Alerts
	Unlock Option
	View Option
	New
	Enter query
	Execute query
	Copy
	Delete
	Save
	Search
	Advanced search
	Clear all
	Reset

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Table 2 (Cont.) Icons - Common

Icon	Function
	Export
	Print
	View Details
	Sorting
	Citation

The list of icons available on the view screens are as follows:

Table 3 Icons - Widget

Icon	Function
	Open status
	Unauthorized status
	Rejected status
	Closed status
	Authorized status
	Modification Number

Module Post requisite

After finishing all the requirements, please log out from the Home screen.

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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 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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2
Loan Simulation and Quick Assessment

This topic describes the systematic instructions to initiate the loan simulation and quick assessment process.

Loan Simulation:

Loan Simulation is an independent feature that enables users to create loan schedules, find interest rates (including margins), and gather other important information for both new and existing customers by inputting basic borrower details. This loan simulation process is designed specifically for individual customers.

Quick Assessment:

The Quick Assessment improves the Loan Simulation process by enabling bankers to check an applicant's eligibility before starting a loan application. After the Loan Simulation results are displayed, users with the necessary access can move on to the Quick Assessment.

- Loan Simulation
  This topic describes the systematic instructions to initiate the loan simulation application.
- Quick Assessment
  This topic describes the systematic instructions of Quick Assessment.

2.1 Loan Simulation

This topic describes the systematic instructions to initiate the loan simulation application.

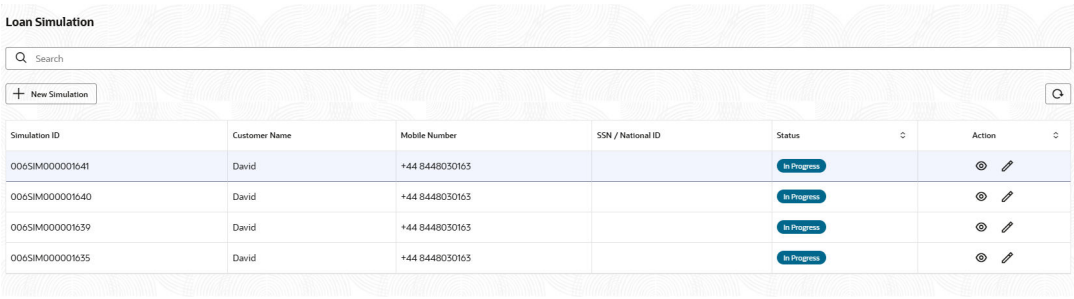
To enable a loan simulation process, select the Loan Simulation toggle in the **Business Product Details** data segment of the **Business Product Configuration** screen.

To capture loan simulation applicant process:

1. From the **Menu**, click the **Retail Origination** and click **Retail Origination**.
2. Under the **Retail Origination**, click the **Loan Simulation**.

   The **Loan Simulation** screen displays.

   Figure 2-1 Loan Simulation



3. On **Loan Simulation** screen, specify the required fields.

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

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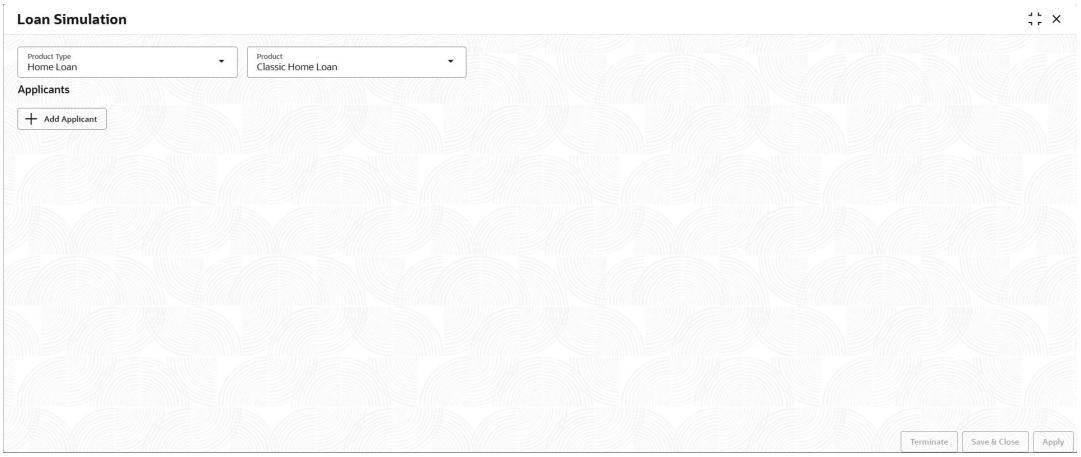
Table 2-1 Loan Simulation

Field	Description
New Simulation	Click to add a new simulation.
	Click this icon to refresh the page and display the updated records and simulation status.
Simulation ID	Displays the simulation ID of older entries.
Customer name	Displays the customer name.
Mobile Number	Displays the mobile number of the applicant.
SSN/National ID	Displays the SSN/National ID of the applicant.
Status	Displays the loan status of the applicant.
Action	Click **Edit** to edit the loan application of the applicant. Click **View** to view the loan application of the applicant.

4. Click on **New Simulation** to add new applicant.

   The **New Simulation** screen displays.

Figure 2-2 New Simulation



5. Click on **Add Applicant**, to add the applicant details. The following screen displays

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Figure 2-3 Loan Simulation - Applicant Details

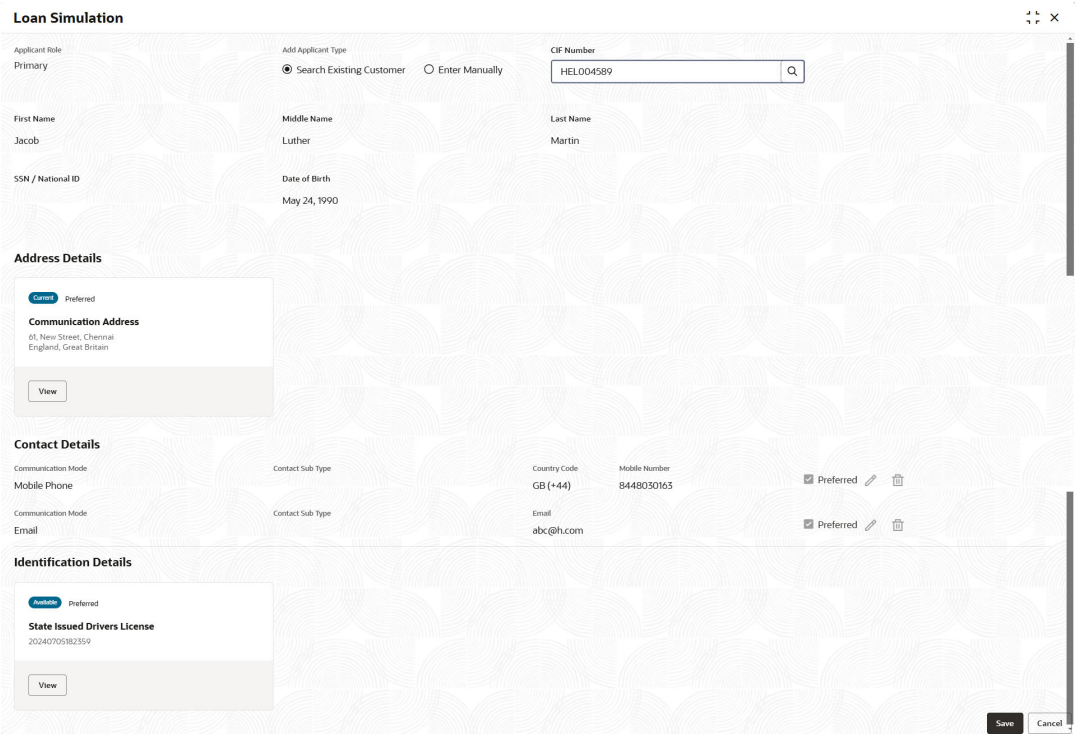

Table 2-2 Add Applicants

Field	Descriptions
Product Type	Select the product type of the applicant from the drop-down list. The available options are: • **Home Loan** • **Education Loan** • **Personal Loan** • **Vehicle Loan**
Product	Select the product from the drop-down list based on the product type.
Add Applicant	Click add applicant to add the new applicant.
Applicant Role	Displays the applicant role. The available options are: • **Primary** • **Joint**
Add Applicant By	Select the mode from which the user need to add new applicant. The available options are: • **Search Existing Customer** - This option is used if the applicant is an existing customer of the bank. When a customer is selected, their details appear in the corresponding sections. • **Enter Manually** - This option allows the user to manually enter all of the applicant's information.

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Table 2-2 (Cont.) Add Applicants

Field	Descriptions
CIF Number	Search and select the CIF number. This field appears if the Search Existing Customer option is selected from the Add Applicant By drop down list. The system verifies whether the selected CIF number is valid or not . If the response is invalid CIF, an error message will indicate that the chosen CIF belongs to an Invalid Customer Status. The account opening process is not initiated by the customer.
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.
SSN/National ID	Specify the SSN/National ID.
Date of Birth	Select the date of birth of the applicant.
Address Details	This section displays the address details of the applicant.
Add Address	Add the address of the applicant.
Address Type	Select the address type from the drop-down list. The available options are: • **Communication Address** • **Residential Address**
Location	Specify the location of the applicant.
Current Address	Select the current from the drop-down list. The available options are: • **Yes** • **No**
Preferred Address	Select the preferred address. The available options are: • **Yes** • **No**
Address Since	Select the date when the applicant began residing at the specified address.
Address From	Select the date when the applicant began residing at the specified address. This field appears if the **No** option is selected in the **Current Address** field.
Address To	Select the date when the applicant last lived at the specified address. This field appears if the **No** option is selected in the **Current Address** field.
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. **Note**: The maximum length is 35 characters.
Address Line 2	Specify the street name. **Note**: The maximum length is 35 characters.
Address Line 3	Specify the city or town name. **Note**: The maximum length is 35 characters.
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.

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Table 2-2 (Cont.) Add Applicants

Field	Descriptions
Zip Code/ Pin Code	Specify the zip or post code of the address.
Contact Details	This section displays the contact details.
Add Contact	Add the contact details of the applicant.
Communication Mode	Select the communication mode from the drop-down list. The available options are: • **Mobile Phone** • **Email**
Contact Sub Type	Select the contact type from the drop-down list. The available options are: • **Residence** • **Business** • **Mobile** • **Others**
Preferred	Select to indicate if the given record is the preferred one.
Action	Click delete to delete the contact details.
Identification Details	This section displays the identification details.
Add ID	Add the ID details of the applicant.
ID Type	Select the ID type from the drop-down list.
ID Status	Select the ID status from the drop-down list. The available options are: • **Available** • **Applied For**
Unique ID	Specify the unique identification code of the selected type.
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.
Expiry Date	Specify the date till which the ID is valid.
Remarks	Specify the remarks. Click the Save button to save the entered ID details.
Preferred ID	Select the preferred ID from the drop-down list. The available options are: • **Yes** • **No**
Save	Click save to save the application.
Cancel	Click cancel to cancel the application.

6. Click **Save** to define the loan requirements. The following screen displays

Figure 2-4 Loan Requirements

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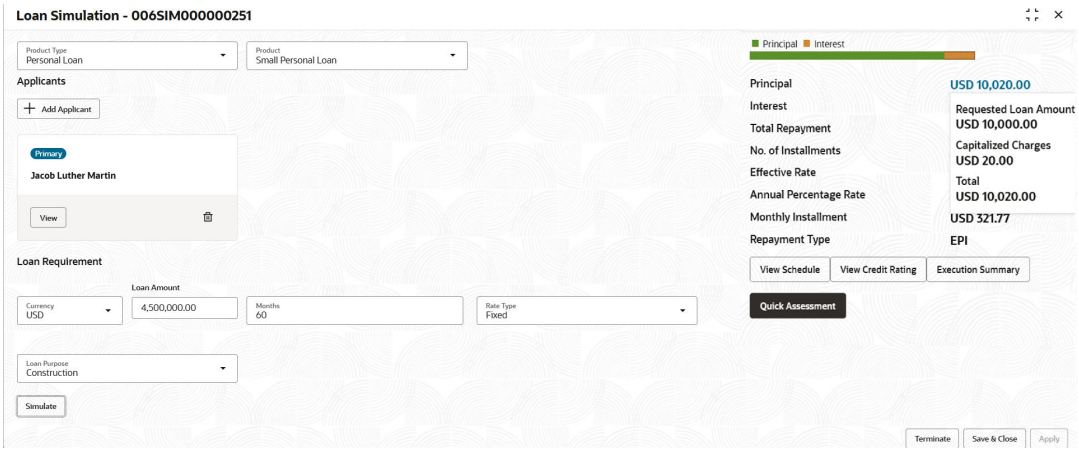
Table 2-3 Loan Requirements

Field	Description
Loan Requirements	Displays the loan requirements details.
Currency	Select preferred currency from the drop-down list.
Loan Amount	Specify the loan amount.
Years	Specify the loan tenure years.
Months	Specify the loan tenure in months
Rate Type	Displays the 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.
Loan Purpose	Select the purpose of the loan from the drop-down list.
Simulate	Click simulate to simulate the loan application. During simulate the system will lockup in the Origination preferences configuration for the default Stage that needs to be considered for Loan Simulation (e.g. EPI,, POI etc.)

7. Click **Simulate**.

   The Simulation details display on the screen.

Figure 2-5 Loan Simulation



Using validation model, validations such as gender-based or minor-related eligibility checks are performed during Loan Simulation.

8. Click the **Principal** link.

   A pop-up displays the breakdown of principal amount, that are:

   - **Requested Loan Amount**: Displays the original loan amount.
   - **Capitalized Charge**: Displays the sum of all the charges capitalized in the **Charge Details** screen.
   - **Total**: Displays the sum of requested loan amount and capitalized charges.

9. Click **Interest Rate**.

   The **Interest Details** section displays the interest applicable for the account.

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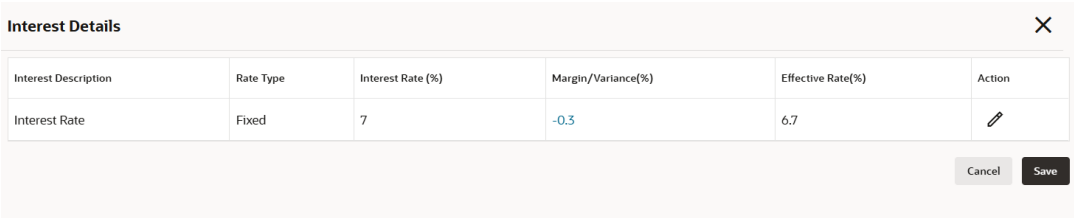
Figure 2-6 Interest Rate



Interest Details

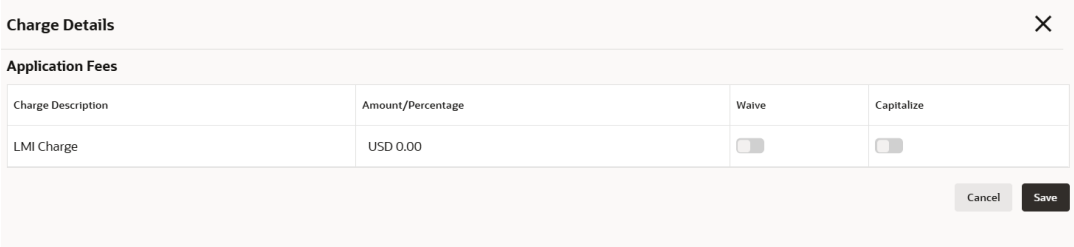
Interest Description	Rate Type	Interest Rate (%)	Margin/Variance(%)	Effective Rate(%)	Action
Interest Rate	Fixed	7	-0.3	6.7	

Cancel Save

10. Click **Charge details**.

    The **Charge Details** section enables the user to display the charges applicable for this loan application.

Figure 2-7 Charge Details



Charge Details

Application Fees

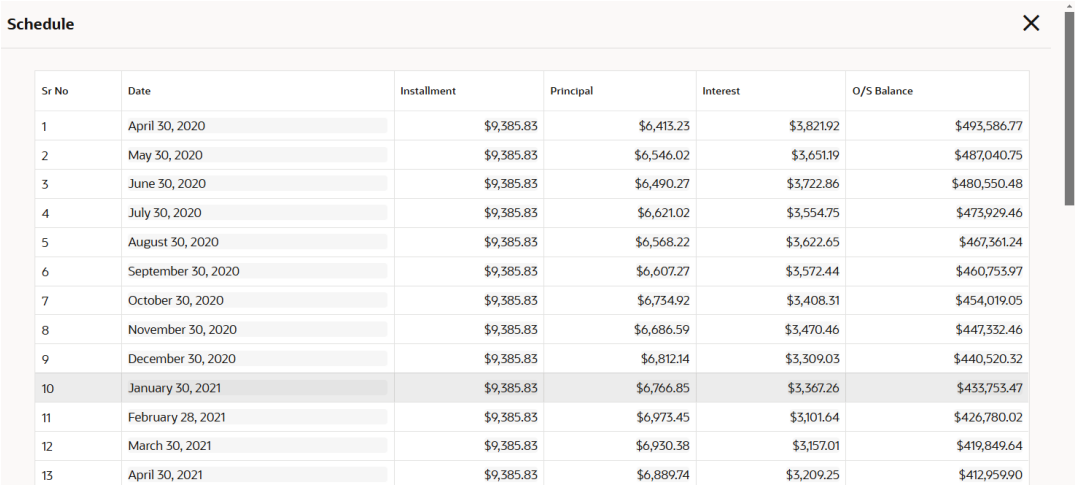
Charge Description	Amount/Percentage	Waive	Capitalize
LMI Charge	USD 0.00		

Cancel Save

11. Click **View Schedule**. The schedule window appears based on the selected interest rate.

    The below screen shot refers the **View Schedule** screen.

Figure 2-8 View Schedule



Schedule

Sr No	Date	Installment	Principal	Interest	O/S Balance
1	April 30, 2020	$9,385.83	$6,413.23	$3,821.92	$493,586.77
2	May 30, 2020	$9,385.83	$6,546.02	$3,651.19	$487,040.75
3	June 30, 2020	$9,385.83	$6,490.27	$3,722.86	$480,550.48
4	July 30, 2020	$9,385.83	$6,621.02	$3,554.75	$473,929.46
5	August 30, 2020	$9,385.83	$6,568.22	$3,622.65	$467,361.24
6	September 30, 2020	$9,385.83	$6,607.27	$3,572.44	$460,753.97
7	October 30, 2020	$9,385.83	$6,734.92	$3,408.31	$454,019.05
8	November 30, 2020	$9,385.83	$6,686.59	$3,470.46	$447,332.46
9	December 30, 2020	$9,385.83	$6,812.14	$3,309.03	$440,520.32
10	January 30, 2021	$9,385.83	$6,766.85	$3,367.26	$433,753.47
11	February 28, 2021	$9,385.83	$6,973.45	$3,101.64	$426,780.02
12	March 30, 2021	$9,385.83	$6,930.38	$3,157.01	$419,849.64
13	April 30, 2021	$9,385.83	$6,889.74	$3,209.25	$412,959.90

12. Click **View Credit Rating**. The view credit rating window appears based on the selected applicant credit details.

    The below screenshot refers the **View Credit Rating** screen.

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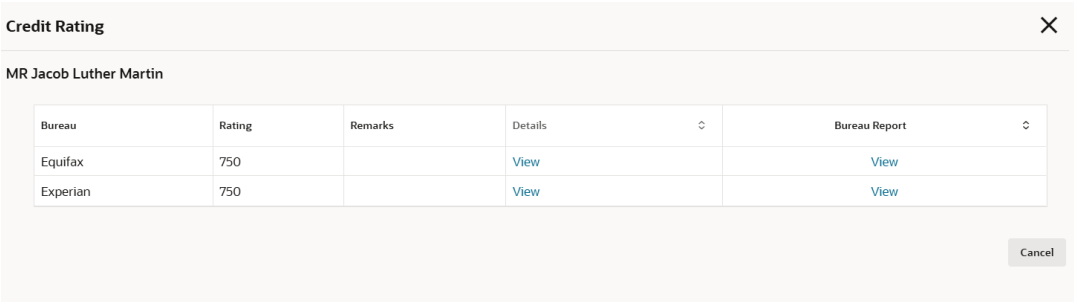
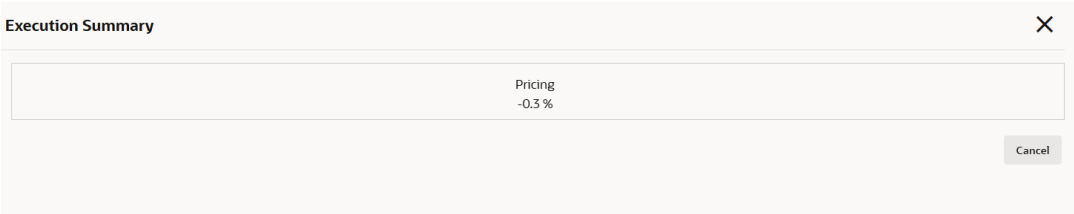
Figure 2-9 View Credit Rating



13. Click **Execution Summary**.

    The **Execution Summary** screen displays.

Figure 2-10 Execution Summary



14. Click **Terminate** to terminate the application. Or Click **Save and Close** to save the application. Or Click **Apply** to apply for the loan application.

    The system automatically expires inactive loan simulations and updates them to the **Expired** status based on the number of inactive days set in the **Origination Preference** screen. For more information, refer to the **Origination Preference** topic in the *Configuration Guide*.

2.2 Quick Assessment

This topic describes the systematic instructions of Quick Assessment.

To enable a **Quick Assessment**process, select the **Quick Assessment** toggle in the **Business Product Details** data segment of the **Business Product Configuration** screen.

The applicants information that were captured during loan simulation will be carry forwarded in the quick assessment as part of same loan simulation ID. User has to capture only the additional set of fields during Quick Assessment.

1. In **Loan Simulation** screen, Click **Quick Assessment**.

   The **Quick Assessment Screen** displays.

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Figure 2-11 Quick Assessment

Quick Assessment - HELSIM000000963

First Name: Jacob
Middle Name: Luther
Last Name: Martin
SSN / National ID:
Date of Birth: May 24, 1990

Address Details

Add Address

Current Preferred
Communication Address
61, New Street, Chennai
England, Great Britain
Address Dates : Since 2000-06-23
View Edit

Contact Details

Add Contact

Communication Mode: Mobile Phone | Contact Sub Type: Required | Country ...: GB (+44) | Mobile Number: 8448030163 | Preferred
Communication Mode: Email | Contact Sub Type: Required | Email: abc@h.com | Preferred

Identification Details

Add ID

Available Preferred
State Issued Drivers License
202407051823 59
View Edit

Income And Expenses

Add Income

Income Type*	Frequency*	Currency*	Amount*	Monthly Amount(GBP)	Action
Salary	Monthly	USD	8,000	8,000	
Bonus	Monthly	USD	20,000	20,000	
Other Income	Monthly	USD	9,000	9,000	
			Total Income	37,000	

Add Expense

Expense Type*	Frequency*	Currency*	Amount*	Monthly Amount(GBP)	Action
Household	Monthly	USD	7,000	7,000	
Other Expenses	Monthly	USD	6,100	6,100	
Rentals	Monthly	USD	7,000	7,000	
			Total Expense	20,100	

Net Monthly Income
16900

Asset And Liability

Add Asset

Asset Type*	Currency*	Amount*	Amount(GBP)	Action
House	GBP	500,000	500,000	
		Total Asset	500,000	

Add Liability

Liability Type*	Currency*	Amount*	Amount(GBP)	Action
Other Liability	GBP	50,000	50,000	
		Total Liability	50,000	

Question	Answer
How many years in the current employment?	
What is the current residence type?	
How many members are dependent on the applicant?	
How long applicant staying in the current residence?	
Is the applicant undergoing any medical treatment?	

Cancel Save

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2. Specify the relevant details in data fields. The fields which are marked as **Required** 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 2-4 Quick Assessment

Field	Description
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.
SSN/National ID	Displays the SSN/National ID of the applicant.
Date of Birth	Select the date of birth of the applicant.
Address Details	This section displays the address details of the applicant.
Add Details	Add the address of the applicant.
Address Type	Select the address type from the drop-down list. The available options are: • **Communication Address** • **Residential Address**
Location	Specify the location of the applicant.
Current Address	Select the current from the drop-down list. The available options are: • **Yes** • **No**
Preferred Address	Select the preferred address. The available options are: • **Yes** • **No**
Address Since	Select the date when the applicant began residing at the specified address.
Address From	Select the date when the applicant began residing at the specified address. This field appears if the **No** option is selected in the **Current Address** field.
Address To	Select the date when the applicant last lived at the specified address. This field appears if the **No** option is selected in the **Current Address** field.
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. **Note**: The maximum length is 35 characters.
Address Line 2	Specify the street name. **Note**: The maximum length is 35 characters.
Address Line 3	Specify the city or town name. **Note**: The maximum length is 35 characters.
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/Pin Code	Specify the zip or post code of the address.
Contact Details	This section displays the contact details.

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Table 2-4 (Cont.) Quick Assessment

Field	Description
Add Contact	Add the contact details of the applicant.
Communication Mode	Select the communication mode from the drop-down list. The available options are: • **Mobile Phone** • **Email**
Contact Sub Type	Select the contact type from the drop-down list. The available options are: • **Residence** • **Business** • **Mobile** • **Others**
Mobile Number	Specify the mobile number.
Preferred	Select to indicate if the given record is the preferred one.
Action Tab	Click delete to delete the contact details.
Identification Details	This section displays the identification details.
Add ID	Add the ID details of the applicant.
ID Type	Select the ID type from the drop-down list.
ID Status	Select the ID status from the drop-down list. The available options are: • **Available** • **Applied For**
Unique ID	Specify the unique identification code of the selected type.
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.
Expiry Date	Specify the date till which the ID is valid.
Remarks	Specify the remarks. Click the Save button to save the entered ID details.
Preferred ID	Select the preferred ID from the drop-down list. The available options are: • **Yes** • **No**
Income and Expenses	Displays the total Income and Expenses of the applicant.
Add Income	Add the income details of the applicant.
Add Expense	Add the expense details of the applicant.
Asset and Liability	Displays the total Asset and Liability of the applicant.
Add Asset	Add the asset details of the applicant.
Add Liability	Add the liability details of the applicant.
Question	Displays the question configured for the question code.
Answer	Select the answer from the drop-down values available. The answers are populated based on the Answers configured in the questionnaire code.
Cancel	Click Cancel to cancel the application.

3. Click **Save** to save the applicant details.
4. Click **Assess**, the following screen displays.

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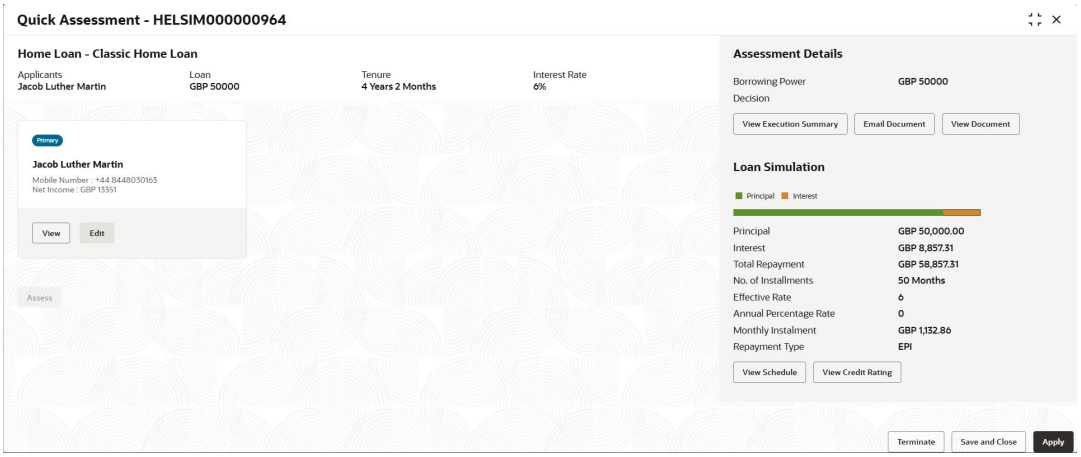
Figure 2-12 Quick Assessment -Applicant Details

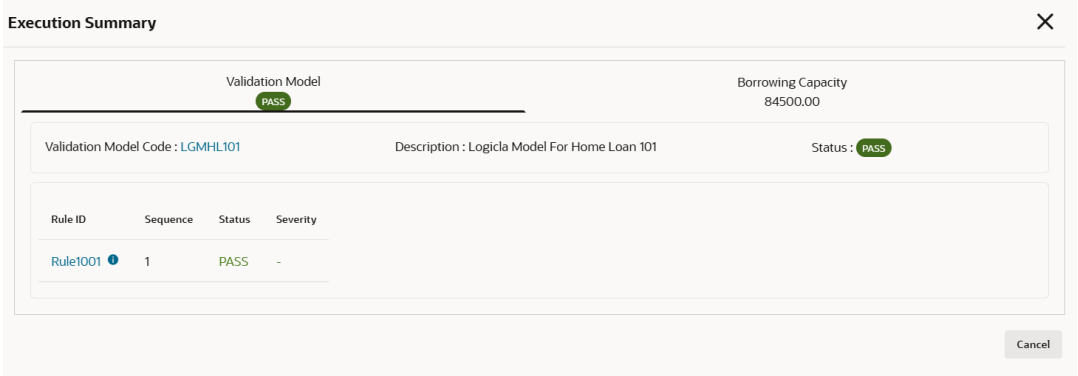


Using validation model, validations such as gender-based or minor-related eligibility checks are performed during Quick Assessment.

5. Click **View Execution Summary**. The summary screen window appears.

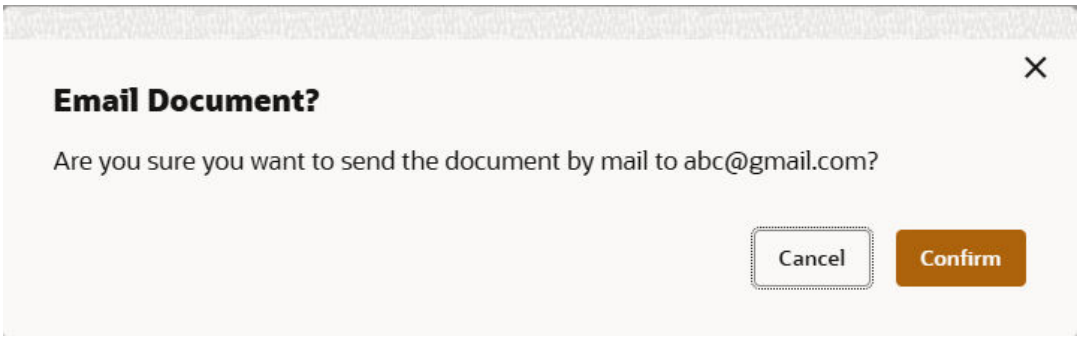
   The selective PDS components such as Score or Decision or Pricing or All to call Pricing and Decision service can be controlled as per the configuration in the Business product configuration for the loan business product.

Figure 2-13 View Execution Summary



6. Click **Email Document**. The pop-up window appears.

Figure 2-14 Email Document



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7. Click **Apply**, to save the **Loan Simulation** and **Quick Assessment** application.

   The system automatically expires inactive quick assessments and updates them to **Expired** status based on the number of inactive days set in the **Origination Preference** screen. For more information, refer to the **Origination Preference** topic in the *Configuration Guide*.

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3
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
  - Loan Aganist Deposits
- 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.
- Application Documents
  This topic describes the process of the documents that are uploaded related to application.
- 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.

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- 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.

3.1 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:

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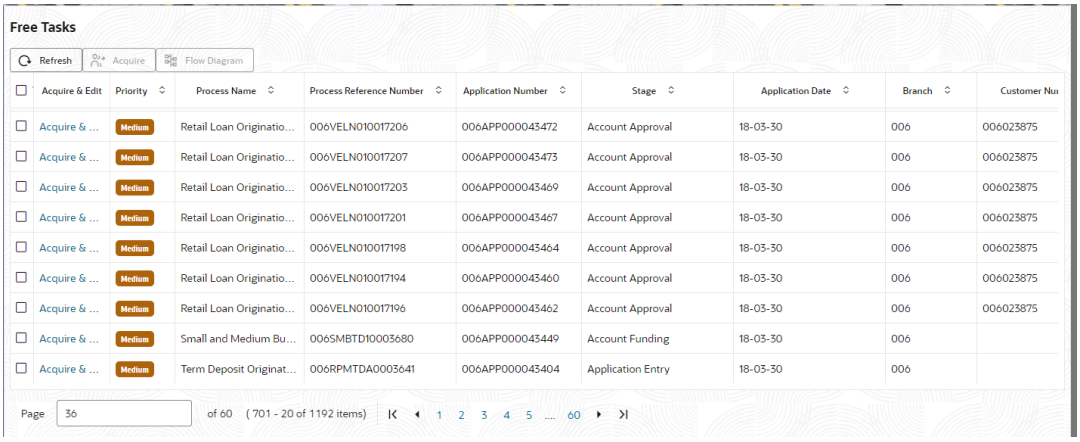
1. From **Home** screen, click **Tasks**. Under **Tasks**, click **Free Tasks**.
   The **Free task** screen displays.

Figure 3-1 Free Tasks



2. Click **Acquire & Edit** to navigate to the appropriate stage.

3.2 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.

- Applicant
  In this data segment you can view and edit the customer information which is captured while initiating an loan account application.
- Relationships
  This topic describes the systematic instructions to add relationship details of the applicant.
- Loan Details
  This topic describes the systematic instructions to configure the loan product.
- Stake Holder Details
  This topic provides the systematic instructions to capture the stake holder details related information for the application.

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- Financial Details
  This topic provides the systematic instructions to capture the financial details of a single customer or multiple customers.
- Collateral Details
  This topic provides the systematic instructions to capture the collateral which is offered by the customer as security for retail loan.
- Terms and Conditions
  This topic descriptions the terms and conditions that are mandatory to accept for to proceed with account opening process.
- Review
  This topic provides instruction to view all the data segments in the Loan Application Entry Process.

3.2.1 Applicant

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

The **Applicant** 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 applicant 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.

3.2.1.1 For Individual Customer Type

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

To capture applicant details:

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

   The **Applicant - Individual** screen displays.

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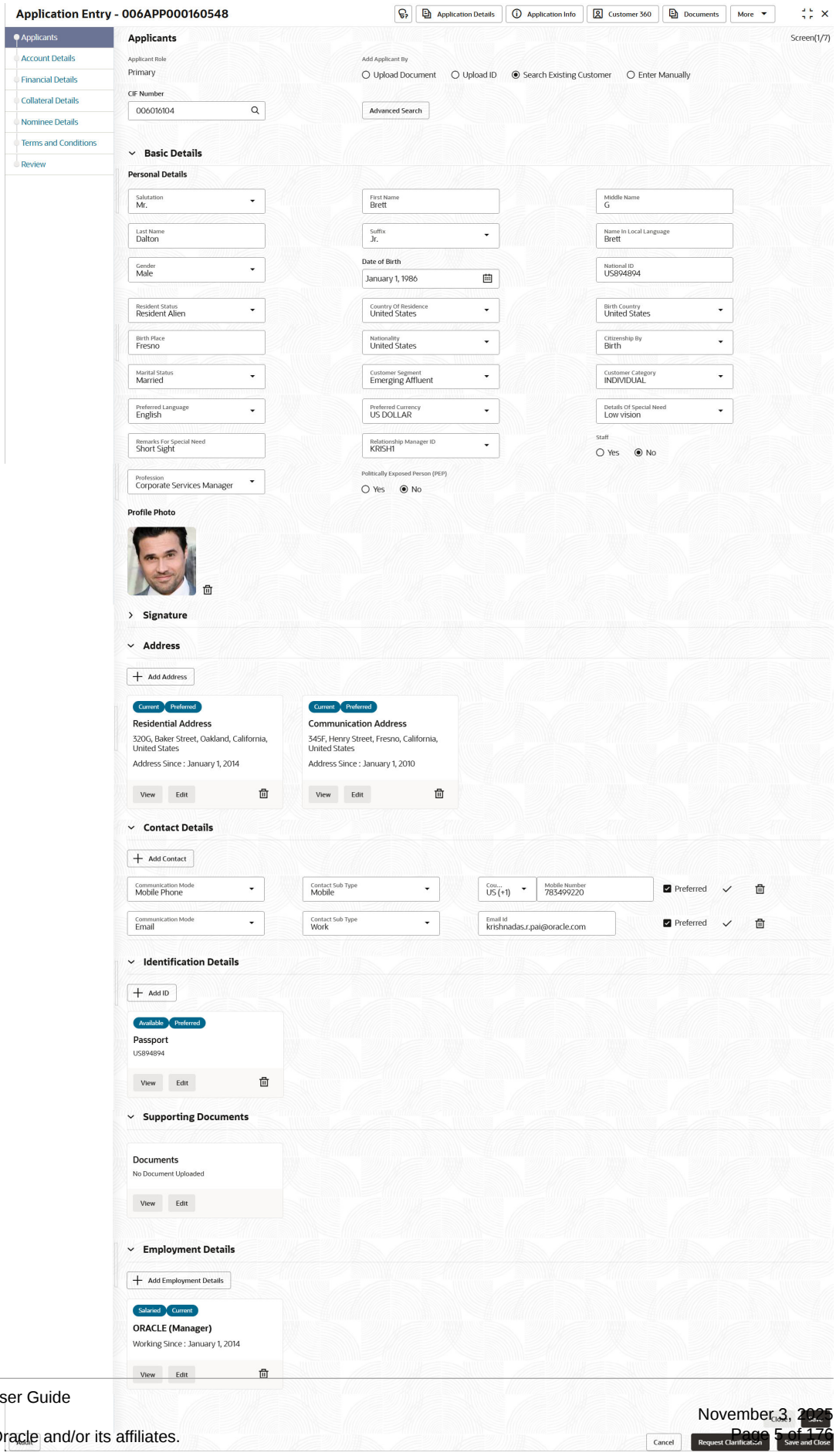
Figure 3-2 Application - Individual



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2. Specify the relevant details in data fields. The fields which are marked as **Required** are mandatory.

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

Table 3-1 Applicant- Individual – Field Description

Field	Description
Applicant Role	Displays the applicant role. By default the Primary role appears in this field. Select the applicant role **(Joint, Guardian, Custodian, Guarantor, etc)** in case user add multiple applicant in single application.
Add Applicant By	Select the mode from which the user need to add new applicant. The available options are: • **Upload Documents** - Using this option user can upload identification documents of the application to extract the details. • **Search Existing Customer** - This option is used if the applicant is an existing customer of the bank. On selecting the existing customer, the details appears in the respective sections which are already stored. • **Enter Manually** - This option is used if user wants to enter all the applicant details manually.
Upload ID	Select the document which is used from extracting applicant details. The available options are: • **State Issued Drivers License** • **Passport** This field appears if the **Upload ID** option is selected.
Country of Issue	Select the country in which the document is issued. This field appears if the **Upload ID** option is selected.
Select and Drop here	Drag and drop the document file or click on **Select or drop files here** to browse and upload the document from the local system. PNG and JPEG file formats are supported. 10MB maximum file size is allowed. This field appears if the **Upload ID** option is selected.
CIF Number	Search and select the CIF number. This field appears if the **Search Existing Customer** option is selected. The system identifies if the selected CIF number matches the Office of Foreign Assets Control (OFAC) list once it is entered. 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 search using advance parameters. For more information on advance search, refer the **Advanced Search** section below. This field appears if the **Search Existing Customer** option is selected.
Basic Details	In this section the user can manually capture the basic details of applicant. This section appears if the **Enter Manually** option is selected from the **Add Applicant By** drop down list.
Salutation	Select the salutation of the applicant from the drop-down list.
First Name	Specify the first name of the applicant.

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Table 3-1 (Cont.) Applicant- Individual – Field Description

Field	Description
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.
Name In Local Language	Specify the applicant's name in their local language.
Gender	Specify the Gender of the applicant from the drop-down list.
Date of Birth	Select the date of birth of the applicant.
National ID	Specify the national identification code of the applicant.
Resident Status	Select the residential status of the applicant from the drop-down list. Available options are: • **Resident Alien** • **Non-Resident Alien** • **Citizen**
Country of Residence	Search and select the country code of which the applicant is a resident.
Birth Country	Specify the birth country of the applicant.
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** This field appears mandatory based on the product configuration.
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.

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Table 3-1 (Cont.) Applicant- Individual – Field Description

Field	Description
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.
Profile Photo	Drag and drop the document file or click on **Select or drop files here** to browse and upload the document from the local system. PNG and JPEG file formats are supported. 10MB maximum file size is allowed.
Signatures	In this section, user can add new signature and view the already added signature of the customer. Click the **Add Signature** button to select the file to upload signature. 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 and JPEG file formats are supported. 10MB maximum file size is allowed.
Uploaded Signature	Displays the uploaded signature.
Remarks	Specify the remarks related to the signature. Click **Save** to save the uploaded file.
Signature ID	Displays the Signature ID for the added signature along with the image and remark.
Action	Click to edit the added signatures Click to delete the added signatures.
Address	This section displays the added address of the applicant. It is mandatory to add communication address of the applicant. Click **Add Address** to add address details. Click to perform below actions on the added address details, • Click **View** to view the address details. • Click **Edit** to edit the address details. • Click **Delete** to delete the address details.
Address Type	Select the address type for the applicant from the drop-down list. • **Residential Address** • **Communication Address**
Location	Select and search the location.
Current Address	Select to indicate if user want to mark entered address as current address type.
Preferred Address	Select to indicate if user want the selected address type as preferred address type. This field is non editable if the **No** option is selected in the **Current Address** field.
Address Since	Select the date when the applicant start residing at the specified address.

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Table 3-1 (Cont.) Applicant- Individual – Field Description

Field	Description
Address From	Select the date when the applicant start residing at the specified address. This field appears if the **No** option is selected in the **Current Address** field.
Address To	Select the date when the applicant last lived at the specified address. This field appears if the **No** option is selected in the **Current Address** field.
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. **Note**: The maximum length is 35 characters.
Address Line 2	Specify the street name. **Note**: The maximum length is 35 characters.
Address Line 3	Specify the city or town name. **Note**: The maximum length is 35 characters.
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, user can provide addition information.
Sub Department	Specify the sub department.
Department	Specify the department.
Building Number	Specify the building number.
Post Box	Specify the post box code.
District Name	Specify the district name.
Floor	Specify the floor number.
Room	Specify the room number.
Locality	Specify the locality.
Landmark	Specify the landmark.
Contact Name / Narrative	Specify the name of the contact person.
<Added record tile>	In this tile, user can view the added address details. Below details appears in the tile: • <Current status> this flag appears only if **Yes** option is selected. • <Preferred ID status> this flag appears only if **Yes** option is selected. • **Address Type** • **Address dates** • **Address line 1,2,3** • **Country** • **State** Click the **Edit** to edit the added address details. Click the **View** to view the added address details. Click to delete the added address details.
Contact Details	In this section, user can provide digital contact details.

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Table 3-1 (Cont.) Applicant- Individual – Field Description

Field	Description
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 Country Code, Country Name and Subscriber Dialing Code. This field appears only if the **Mobile Phone** option is selected as communication mode.
Mobile Number	Specify the mobile number.
Contact Sub Type	Select the contact type from the drop-down list. The available options are: • **Residence** • **Business** • **Mobile** • **Others** **Note**: The contact preferred flag, which was previously captured as a contact sub type.
Email Id	Specify the email ID. This field appears only if the **Email** option is selected as communication mode.
Preferred	Select to indicate if the given record is the preferred one.
Action	User can edit or delete the added mobile details.
Identification Details	User can add, view and edit the identification details in this section. Click the **Add ID** button to add Identification details.
ID Type	Specify the ID type. The available options are: • **Military ID** • **Birth Certificate** • **SIN** • **Permanent Resident Card** • **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. User 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.
Expiry Date	Specify the date till which the ID is valid.

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Table 3-1 (Cont.) Applicant- Individual – Field Description

Field	Description
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. Click the **Save** button to save the entered ID details.
<Added record tile>	In this tile, user can view the added ID details. Below details appears in the tile: • ID Status • <Preferred ID status> this flag appears only if Yes option is selected. • ID Type • Unique ID Click to edit the added ID details. Click to view 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. User can view, • **Document Name** • **Document Number** • **Document Issue Date** • **Document Expiry Date** • **Attached Files** In case of exiting party, already captured documents fetched in this section. User can add, edit or delete the documents. Click **Edit** to add or edit the document. The Document popup appears. Below fields appears in the popup.
Document Name	Select the name of the document from the drop-down list. The available options are: • **SSN** • **Bank Statement** • **Passport** • **Salary Slip** • **Driving License** • **Aadhaar** • **Pan Card** • **Voter Id**
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.
Attached Files	Displays the number of documents attached.

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Table 3-1 (Cont.) Applicant- Individual – Field Description

Field	Description
Action	Select the action to upload or perform on the added documents. The available actions are: • **Save**: Click to save the uploaded documents. • **Upload**: Click to upload the documents. • **Edit**: Click to edit the added documents. • **Delete**: Click to delete the added documents.
Employment Details	In this section user can capture the employment details of the applicant.
Employment Type	Select the employment type. The available options are: • **Salaried** • **Self Employed**
Salaried	Below field appears if the **Salaried**option is selected from the **Employment Type** list. 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** • **Employer Address** • **Employee Type** • **Industry Type** • **Organization Category** • **Demographics** • **Current Employer** • **Working Since** • **Working Till** • **Employee ID** • **Designation** • **Level or Grade** User can edit, view, or delete already added details.
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.
Employer Name	Displays the employer name of the selected employee code.
Employer Description	Specify the employer description.
Employer Address	Specify the employer address.

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Table 3-1 (Cont.) Applicant- Individual – Field Description

Field	Description
Employee Type	Select the employee type from the drop-down list. The available options are: • **Full Time** • **Part Time** • **Contract** • **Permanent** **Note**: This field is optional.
Industry Type	Select the industry type from the drop-down list. The available options are: • **IT** • **Bank** • **Services** • **Manufacturing** • **Legal** • **Medical** • **Engineering** • **School/College** • **Others**
Organization Category	Select the organization type from the drop-down list. The available options are: • **Government** • **NGO** • **Private Limited**
Demographics	Select the demographics from the drop-down list. The available options are: • **Global** • **Domestic**
Current Employer	Select whether the applicant works currently in this role. The available options are: • **Yes** • **No**
Working Since	Select the employment start date.
Working Till	Select the employment last date.
Employee ID	Specify the employee ID.
Grade	Specify the grade.
Designation	Specify the designation.

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Table 3-1 (Cont.) Applicant- Individual – Field Description

Field	Description
Self Employed	Below field appears if the **Self Employed** option is selected from the **Employment Type** list. 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** • **Professional Email ID** • **Company /Firm Name** • **Registration Number of Company** • **Start Date** • **End Date** User can edit, view or delete already added details.
Professional Name	Specify the professional name.
Professional Description	Displays the professional description.
Professional Email ID	Specify the professional email ID.
Company /Firm Name	Specify the company or firm name.
Registration Number of Company	Specify the registration number.
Start Date	Specify or select the start date of company.
End Date	Specify or select the end date of company.
<Added record tile>	In this tile user can view the added employment details. Below details appears in the tile: • **Employment Type** • <Current Employer> this flag appears only if **Yes** option is selected. • **Employer Name** • **Working Dates** Click to edit the added ID details. Click to view the added ID details. Click to delete the added ID details.

Advanced Search

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

User can perform search on below party types:

For Individual

- **First Name**
- **Middle Name**
- **Last Name**
- **Date of Birth**
- **Preferred Unique ID**
- **Mobile Number**

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- **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:

a. Click the **Advanced Search**. The Search Party window appears based on the selected party type.
Below screenshot refers the

Figure 3-3 Advanced Search - Individual

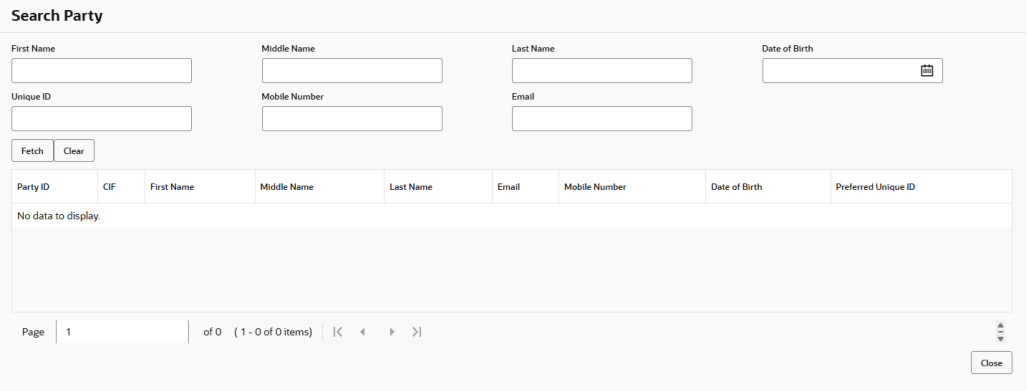
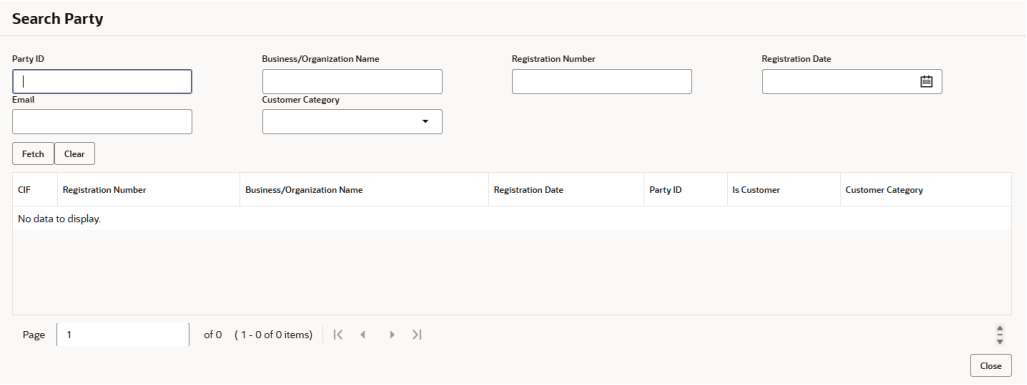


Figure 3-4 Advance Search -Small Medium Business Products



b. 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.

3. Click **Save**. The applicant details tile appears with the captured data.

The tile comprises of below fields:

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- <Applicant Role>
- <KYC Status>
- <Applicant Photo>
- <First Name, Middle Name, Last Name>
- <Title>
- **CIF Number**
- **Date of Birth**
- **Initiate**: This button appears if the **Early KYC** is selected while configuring the product in the **Business Product Configuration** screen.

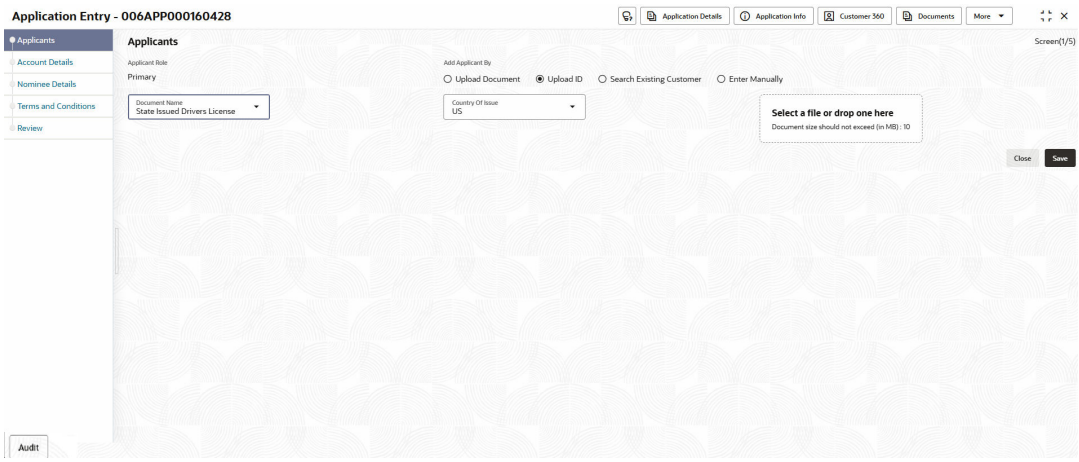
4. Click **Initiate** to initiate the Know Your Customer (KYC) process of the added applicant. It is mandatory to complete the KYC process successfully to proceed.

To upload document for fetching customer information:

5. Click **Upload ID** to fetch the customer information from the uploaded documents.

   The **Applicants - Upload ID** screen displays.

Figure 3-5 Application Entry - Upload ID



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

Table 3-2 Applicants - 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.

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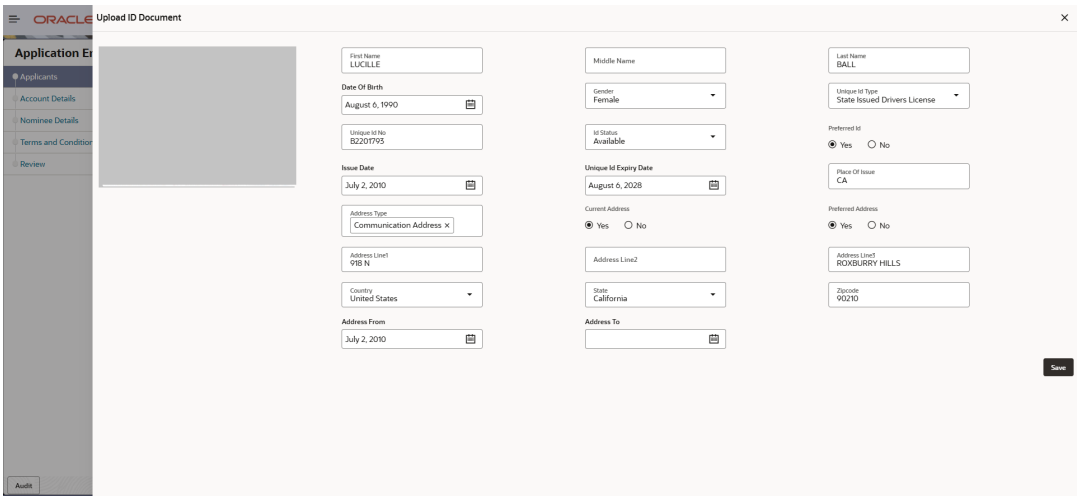
Table 3-2 (Cont.) Applicants - Upload Document – Field Description

Field	Description
Upload Document	Click on **Select a file or drop one here** to browse and upload the document from the local system. **Note**: PNG and JPEG file formats are supported.

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

   The **Verify Information** screen displays.

Figure 3-6 Verify Information



8. 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 3-3 Verify Information – Field Description

Field	Description
First Name	The information in this field is automatically populated with the extracted data. User can modify the first name of the applicant if required.
Middle Name	The information in this field is automatically populated with the extracted data. User can modify the middle name of the applicant if required.
Last Name	The information in this field is automatically populated with the extracted data. User can modify the last name of the applicant if required.
Date of Birth	The information in this field is automatically populated with the extracted data. User can modify the date of birth of the applicant if required.
Gender	The information in this field is automatically populated with the extracted data. User can modify the gender of the applicant if required.
Unique ID Type	Displays the unique ID type of the applicant based on the document uploaded.

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

Field	Description
Unique ID Number	The information in this field is automatically populated with the extracted data. User can modify the Unique ID number of the applicant if required.
ID Status	The information in this field is automatically populated with the extracted data. User can modify the ID status of the applicant if required.
Preferred ID	The information in this field is automatically populated with the extracted data. User can modify the preferred ID by clicking **Yes** or **No**.
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**.
Unique Id Expiry Date	The information in this field is automatically populated with the extracted data. User can modify the unique ID expiry date of the applicant, if required.
Place Of Issue	The information in this field is automatically populated with the extracted data. User can modify the place of issue of the applicant, if required.
Address Type	Select the address type for the applicant from the drop-down list. • **Residential Address** • **Communication Address**
Current Address	Select to indicate if entered address can be marked as current address type.
Preferred Address	Select to indicate if the selected address type as preferred address type.
Address	Specify the address to search for the already captured address. Depending on the setup, when a user inputs a few characters, the system retrieves the corresponding address that has already been recorded 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.
Address From	Select the date when the applicant began residing at the specified address.
Address To	Select the date when the applicant last lived at the specified address.
Update Address	Select the option whether the address has to be updated with the extracted data. The available options are: • **Yes** • **No**

9. Click **Save** to save pre-populated the data fields in the **Customer Information** screen.

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10. Click **OK** to override the data fields with the extracted data. also click **Cancel** to cancel the override action and return to the **Verify Information** screen.
11. Click **Next** to navigate to the next data segment, after successfully capturing the data. The system will validate all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action. User will not be able to proceed to the next data segment, without capturing the mandatory data.

3.2.1.2 For Small and Medium Business (SMB) Customer Type

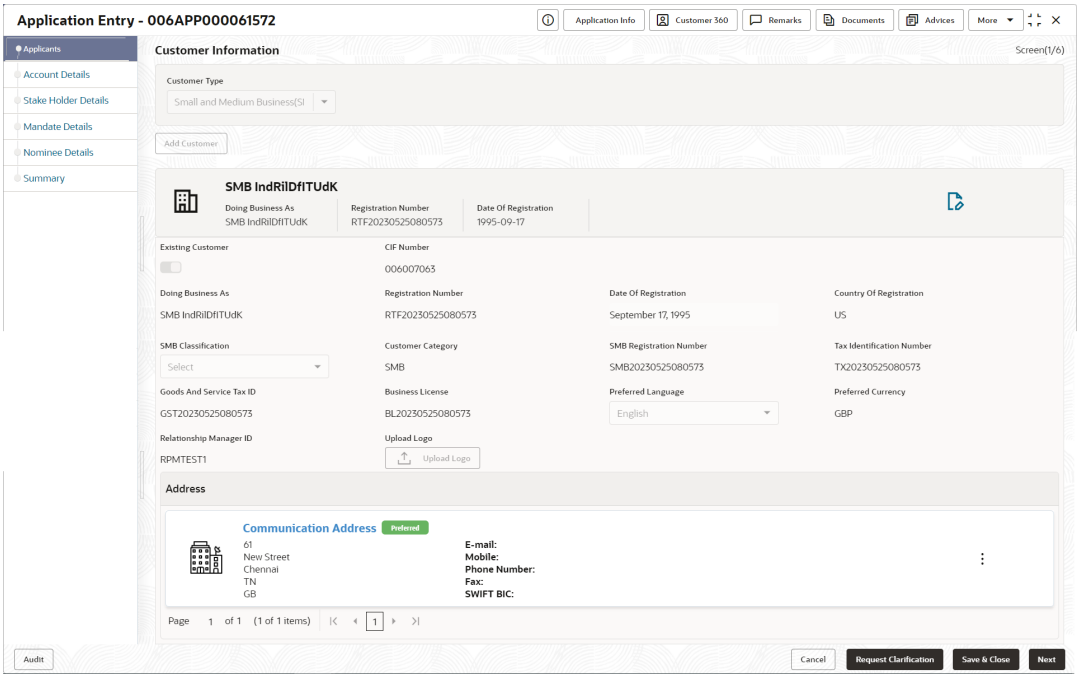
The topic describes the process to capture or edit customer information of Small and Medium Business type of customers.

To capture applicants details

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

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

Figure 3-7 Applicants - 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 3-4 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.

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Table 3-4 (Cont.) Small and Medium Business – Field Description

Field	Description
Edit	Click **Edit** to modify the existing customer details and address details. Click **Save** to save the modified details and click **Cancel** to cancel the modifications. 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.
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 the user wants to mark entered address as current address type.
Preferred Address	Select to indicate if the user wants the selected address type as preferred address type.

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Table 3-4 (Cont.) Small and Medium Business – Field Description

Field	Description
Address Since	Select the date when the applicant began residing at the specified address.
Address From	Select the date when the applicant began residing at the specified address. This field appears if the **No** option is selected in the **Current Address** field.
Address To	Select the date when the applicant last lived at the specified address. This field appears if the **No** option is selected in the **Current Address** field.
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, user 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 country code, country name and subscriber dialing code. This field appears only if user selects 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	User can edit or delete the added mobile details.
Email Id	Specify the email ID. This field appears only if user selects the **Email** option as communication mode.
Preferred	Select to indicate if the given email ID is the preferred ID.
Action	User can edit or delete the added email details.

Advanced Search

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

Refer above **Advanced Search** section for more 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. If

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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.

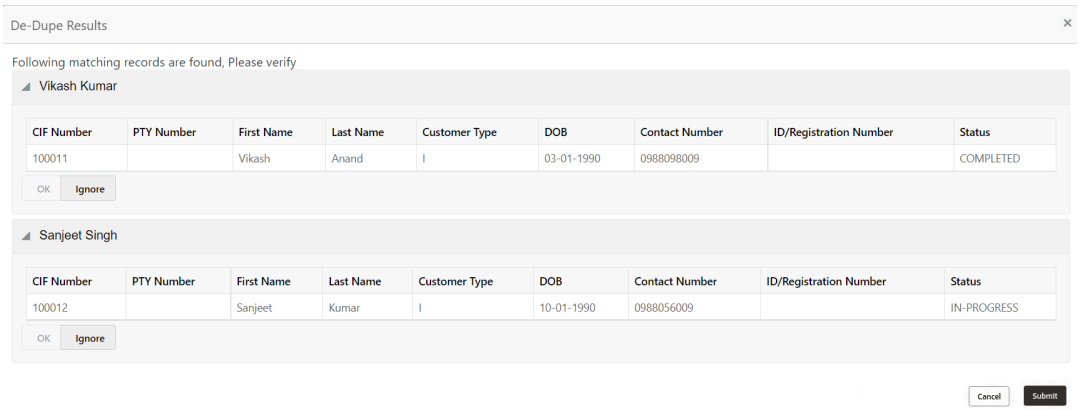
If the **Customer Dedupe** service check is enabled, upon capturing the New Customer details, the system compares the same with the existing customers records. If there are any matching hits, the list of Duplicate records which matches to the New Customer Details will be displayed.

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

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

   The **Dedupe Result** screen is displayed

Figure 3-8 Dedupe Results



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

Table 3-5 Dedupe 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 Dedupe check.

3.2.2 Relationships

This topic describes the systematic instructions to add relationship details of the applicant.

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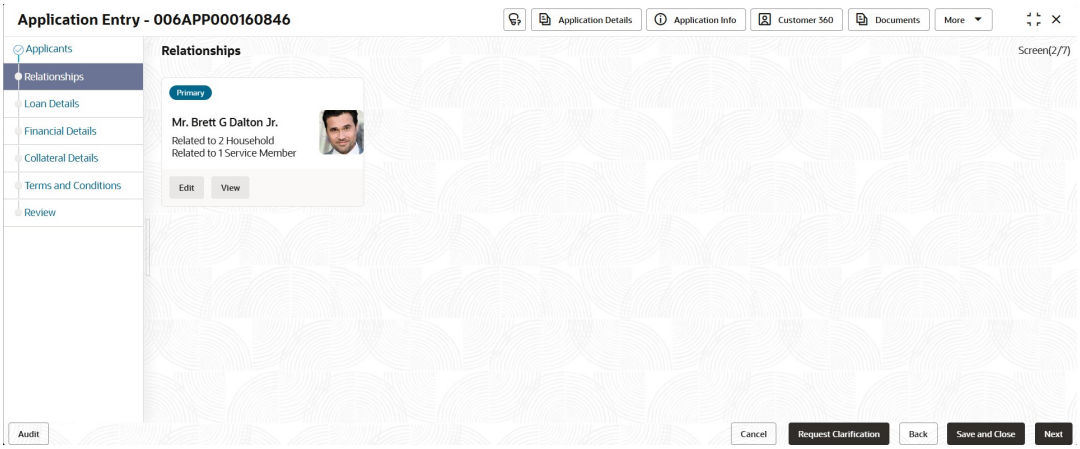
1. Click **Next** in the previous data segment to proceed with the next data segment, after successfully capturing the data.

   The **Relationships** screen displays.

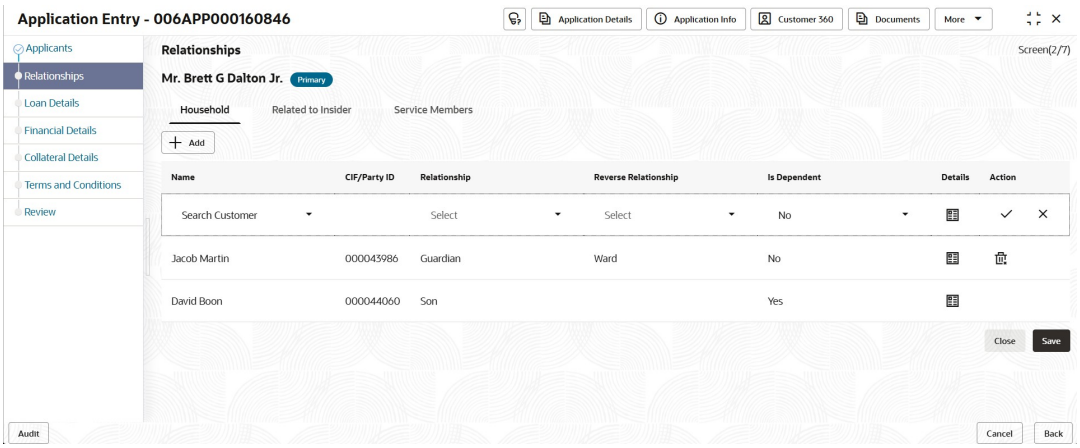
Figure 3-9 Relationships



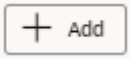
2. Click **Edit** on the applicant tile to add relation of the applicant.

   The **Relationships** screen displays with the household tab.

Figure 3-10 Relationships - Household



> **Note**
>
> Capturing household relationships is optional. It is used to capture the relationship between applicants.

3. Click  to add the relationship details.
4. Specify the fields on **Relationships - Household** tab.

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

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Table 3-6 Household tab – Field Description

Field	Description
Name	Click search and select the other existing applicants from the list associated with the application. User can also specify the name of the new applicant which not listed in the customer record.
CIF/Party ID	Specify the CIF/Party ID of the applicant's relation.
Relationship	Select the relationship of the applicant from the drop-down list. The available options are: • **Spouse** • **Father** • **Mother** • **Daughter** • **Son** • **Guardian** • **Ward** • **Grand Parent** • **Grand Child** • **Other**
Reverse Relationship	Select the reverse relationship of the applicant from the drop-down list. The options of this field displays based on selected relationship.
Is Dependent	Select the dependency with the applicant. • **Yes** • **No**
Details	Click to view the following details in the pop-up list. • **Unique ID** • **Mobile Number** • **Email** • **Household Added on**
Action	Click to add the record. Click to delete the added record. Click to delete the saved record.

5. Click **Related to Insider** tab.

   The **Related to Insider** tab displays

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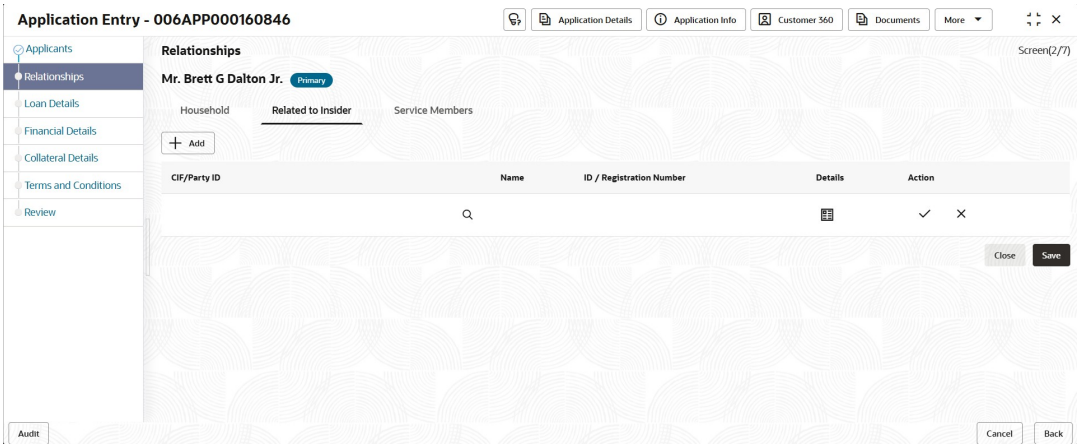
Figure 3-11 Relationships - Related to Insider



Specify the fields on **Relationships - Related to Insider** tab.

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

Table 3-7 Related to Insider tab – Field Description

Field	Description
CIF/Party ID	Specify the CIF/Party ID of the applicant's relation.
Name	Specify the name of the applicant's relation.
ID/Registration Number	Specify the ID/Registration number of the applicant's relation.
Details	Click to view the following details in the pop-up list. • **Mobile Number** • **Email** • **Relationship** • **Reverse Relationship** • **Insider Added on**
Action	Click to add the record. Click to delete the added record. Click to delete the saved record.

6. Click **Service Member** tab

   The **Service Member** tab displays.

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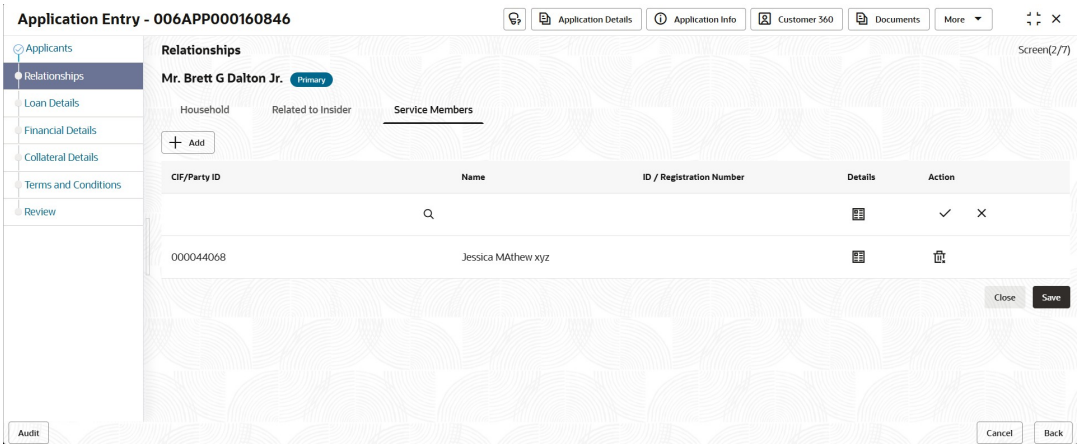
Figure 3-12 Relationships - Service Members



Specify the fields on **Relationships - Related to Service Members** tab.

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

Table 3-8 Service Members tab – Field Description

Field	Description
CIF/Party ID	Specify the CIF/Party ID of the applicant's relation.
Name	Specify the name of the applicant's relation.
ID/Registration Number	Specify the ID/Registration number of the applicant's relation.
Details	Click to display the following details in the pop-up list. • **Mobile Number** • **Email** • **Relationship** • **Reverse Relationship** • **Service Member Added on**
Action	Click to add the record. Click to delete the added record. Click to delete the saved record.

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

3.2.3 Loan Details

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

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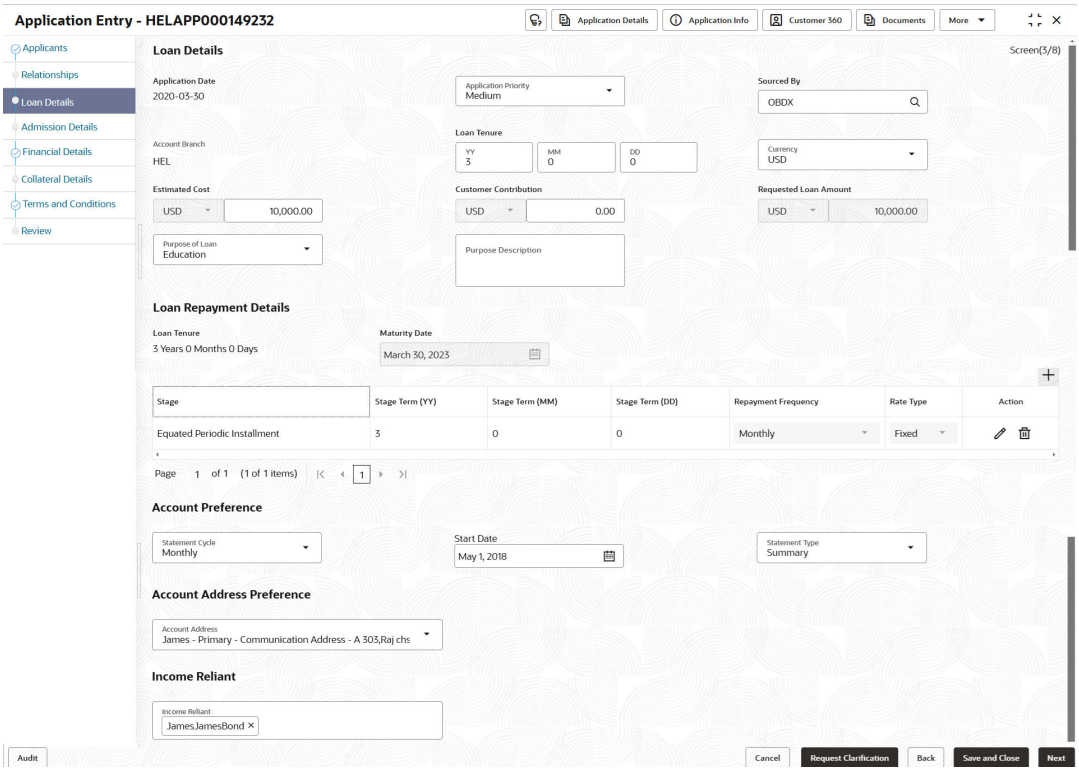
1. Click **Next** in the previous data segment to proceed with the next data segment, after successfully capturing the data.

   The **Loan Details** screen displays.

Figure 3-13 Loan Details



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

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

Table 3-9 Loan Details – Field Description

Field	Description
Application Date	Displays the date on which the application is initiated.
Application Priority	Specify the priority level of this account opening application. The available options are: • **Low** • **Medium** • **High** Based on the selected option the applications appears in list of the logged in user.
Sourced By	Specify or select the user ID who initiate this account opening application.
Account Branch	Specify the branch code of this account opening application.
Loan Tenure	Specify the loan tenure in years.
Currency	Specify the currency for loan. The selected currency in the **Preferred Currency** field of the **Applicant** data segment is defaulted in this field.

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Table 3-9 (Cont.) Loan Details – Field Description

Field	Description
Applied Loan Amount	Select the currency and the specify loan amount. The selected currency in the **Preferred Currency** field of the **Applicant** data segment is defaulted in this field. The available options in the drop-down list are based on the currency allowed for the selected business product.
Customer Contribution	Select the currency and specify the margin amount contributed by the customer. The Customer Contribution can be zero. In case of Personal Loans, this field appers only if a parameter is set as Applicable to configure the customer contribution at business product level.
Requested Loan Amount	Displays the calculated loan amount. Loan Amount = Estimated Cost – Customer Contribution The system will validate the minimum and maximum loan amount. In case of Personal Loans, if a parameter is added at business product level to configure the customer contribution then following conditions are triggered: • If the customer contribution is set as applicable then the user can input the value in the **Applied Loan Amount** and the **Customer Contribution** fields. Based on this inputs the value of the Requested Loan Amount is auto calculated and appears in this field. • If the customer contribution is set as not applicable then the **Applied Loan Amount** and **Customer Contribution** fields are not applicable and will not appears in the Product Details or Loan Details data segment for loan origination. The user can input the **Requested Loan Amount** value.
Purpose of Loan	Specify the loan purpose. The options in this list appears based on the preference set while configuring product in the **Business Product Preference** screen.
Purpose Description	Specify the description for the select purpose of loan.
First Home Buyer	Select to indicate whether the applicant is first home buyer. This field is applicable only for **Individual** type of customer. This field appears if the **First Home Buyer Applicable** toggle is selected in the **Business Product Details** data segment of the **Business Product Configuration** screens.
External Refinance	Select to indicate whether the applicant is opting for external refinance. This field is applicable only for **Individual** type of customer. This field appears if the **Refinance Allowed** toggle is selected in the **Business Product Details** data segment of the **Business Product Configuration** screens.
Armed Forces Benefit Applicable	Specify whether armed forces benefits are applicable to this application.
Personalized Schedule Applicable	Select to indicate whether personalized schedule is applicable. The available options are: • **Yes**: By default, this option is **Yes** and non-editable. • **No**: By default, this option is editable. Select **Yes** and proceed.

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Table 3-9 (Cont.) Loan Details – Field Description

Field	Description
Staff Benefits Applicable	Select to indicate whether staff benefits are applicable. The available options are: • **Yes**: Select this option to avail the staff benefits. • **No**: Select this option for not making use of any staff benefits. This field appears if the **Yes** option is select from the **Staff** field in the **Applicant** data segment. The **Yes** option is by default selected in this field.
Loan Repayment Details	Specify the loan repayment details.
Loan Tenure	Displays the selected loan tenure.
Maturity Date	Displays the maturity date based on the loan tenure.
Stage	Select the type of repayment. All type of repayment methods configured in the **Business Product Preferences** data segments of the **Business Product Configuration** screens appears in the drop-down list.
Stage Term	Displays the default stage term configured in the **Business Product Preferences** data segments of the **Business Product Configuration** screens. The separate column appears for separate term units.
Repayment Frequency	Select the repayment frequency from the drop-down list. The available options are: • **Daily** • **Weekly** • **Bi-Weekly** • **Bi-Monthly** • **Monthly** • **Quarterly** • **Half Yearly** • **Yearly**
Rate Type	Select the rate type from the drop-down list. The available options are: • **Fixed** • **Floating**
Action	Click to edit the added signatures Click to delete the added signatures.
Account Preference	Specify the account preference.
Statement Cycle	Displays the statement cycle from the drop-down list. The available options are: • **Monthly** • **Quarterly** • **Half Yearly** • **Yearly**
Start Date	Select the start date.
Statement Date	Select the statement date from the drop-down list. The available options are: • **Detailed** • **Summary**

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Table 3-9 (Cont.) Loan Details – Field Description

Field	Description
Account Address Preference	Select the address which is indicated as account address. All captured addresses in the **Applicant** data segment appears for selection. The drop-down list displays the address in the following format: <First Name>-<Applicant Role>-<Address Type> - <Address (Complete address separated by ,)> After the account address is selected: • If the user deletes an address from the **Applicant** data segment then the system removes that address from this data segment and the user must then select another address as the account address. • If the **Applicant** data segment is edited with a new address then the updated address is reflected in this segment.
Income Reliant	Select to indicate whether the applicant is income reliant. The applicant's financial details are captured only if this indication is selected. It is mandatory to select at least one applicant as **Income Reliant**.

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

3.2.4 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.

> **Note**
>
> This data segment is applicable only if the **Customer Type** is selected as **Small and Medium Business (SMB)**.

The user can perform actions on added stake holder details based on the folling scenarios:

- If the added stakeholder is existing customer or non customer with CIF then user can **View** or **Delete** the added stakeholder details.
- If the added stakeholder is non customer without CIF then user can **Edit**, **View** or **Delete** the added stakeholer details.

To add stakeholder 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.

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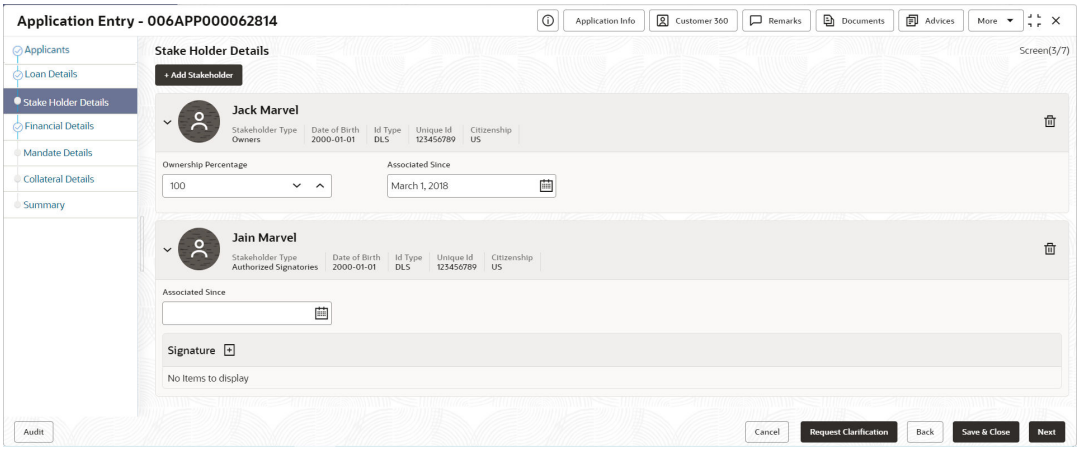
Figure 3-14 Stakholder



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

Table 3-10 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.
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 + 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.

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Table 3-10 (Cont.) Stakeholder - Field Description

Field	Description
Upload Signature	Drag and drop the signature file or click on **Select or drop files here** to browse and upload the signature from the local system. PNG & JPEG file formats are supported. This field appears only for the new Customers.
Uploaded Signature	Displays the uploaded signature. This field appears only for the new Customers.
Remarks	Specify the remarks related to the signature. This field appears only for the new Customers.
Signature ID	Displays the Signature ID for the added signature.
Signature	Displays the added signature.
Remarks	Displays the remarks for the added signature.
Action	Click to edit the added signatures Click to delete the added signatures. This field is enabled only for new customers.
Guarantors	Click to add guarantor details.
Line of Business	Select the line of business for the guarantor/supplier. Available options are: • **Facility** • **Supply Chain Finance** • **Trade** • **Lending** • **Cash Management** • **Liquidity Management** • **Virtual Account Management** • **Accounts**
Scope	Specify the scope of the guarantor in the business.
Guarantee Start date - Expiry date	Select the guarantee start and expiry date.
Guarantee amount	Specify the guarantee amount for the business.
Description	Specify the description for the guarantor.
Suppliers	Click to add supplier's details.
Line of Business	Select the line of business for the guarantor/supplier. Available options are: • **Facility** • **Supply Chain Finance** • **Trade** • **Lending** • **Cash Management** • **Liquidity Management** • **Virtual Account Management** • **Accounts**
Item Name	Specify the item name of the supplier.

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Table 3-10 (Cont.) Stakeholder - Field Description

Field	Description
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 3-15 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 the **For Individual Customer Type of Customer Information** topic 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 that **For Small and Medium Business Customer Type of Customer Information** topic 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.

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3.2.5 Financial Details

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

Financial details are captured for applicants or guarantor or co-signers that are involved in loan account opening application. In case multiple applicant are added in the single applicant, the system validates whether added applicants are not same for different roles.

The user can capture basic as well as income and expenses details in respective sections. Separate sections appears for each applicant to capture the financial details. The financial template are resolved based on the configuration.

This data segment is mandatory if below condition are opt:

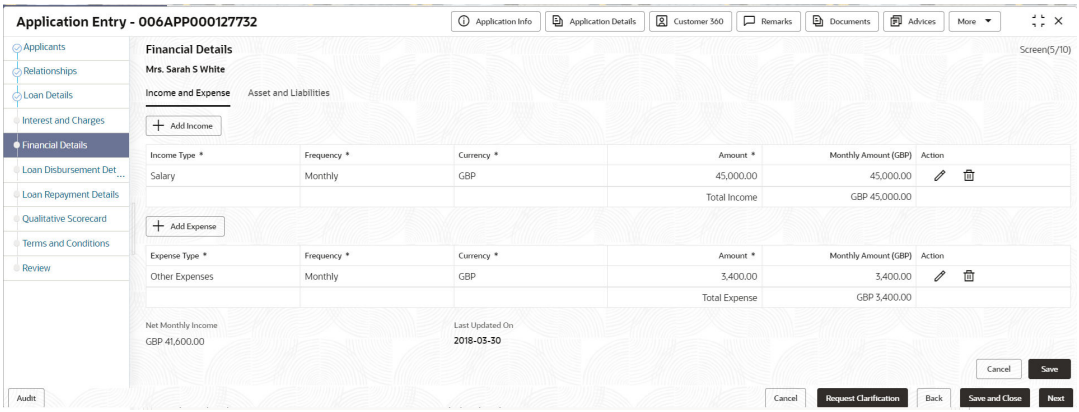
- The **Capture Financial Details** toggle is selected in the **Business Product Preference** data segment while configuring a business product.
- The business product is allowed to opt overdraft.

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 3-16 Financial Details - Individual



2. Specify the details based on the addition. For more information on fields, refer to the field description table below.

Table 3-11 Financial Details: Individual – Field Description

Field	Description
<Applicant Name>	Displays the applicant name as captured in the **Applicant** data segment.

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Table 3-11 (Cont.) Financial Details: Individual – Field Description

Field	Description
Income and Expenses	In this tab you can capture the income and expenses of the applicant. In case on existing applicant you can view already added income and expense in tabular format. Click **Add Income** or **Add Expenses** button to add respective records.
Income Type	Select the type of income to specify the amount. • **Salary** • **Agriculture** • **Business** • **Investment Income** • **Interest Amount** • **Pension** • **Bonus** • **Rentals** • **Cash Gifts** • **Other Income** The options in the list appears based on the entity code configuration
Expenses Type	Select the type of expenses to specify the amount. • **Household** • **Medical** • **Education** • **Vehicle** • **Fuel** • **Rentals** • **Other Expenses** • **Loan Payments** • **Utility Payments** • **Insurance Payments** • **Credit Card Payments** The options in the list appears based on the entity code configuration.
Frequency	Select the frequency for the selected income type. The available options are: • **Daily** • **Weekly** • **Bi-Weekly** • **Monthly** • **Quarterly** • **Half-Yearly** • **Yearly**
Currency	Select the currency of the selected type. The currencies that are paired with product appears for selection.
Amount	Specify the amount for the selected type.
Monthly Amount (<Account Currency>)	Displays the monthly amount of the selected type. The system evaluates and converts the amount which is entered in the **Amount** field with the **Currency** which is selected in the **Account Details** data segment.

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Table 3-11 (Cont.) Financial Details: Individual – Field Description

Field	Description
Action	Select the action to perform on added record. • Click to edit the record. • Click to delete the record.
Total Income	Displays the total income of all the added income type along with the selected account currency.
Total Expenses	Displays the total expenses of all the added expenses type along with the selected account currency.
Net Monthly Income	Displays the total monthly income over expenses. This amount is calculated as Net Monthly Income = Total Income -Total Expense
Asset and Liabilities	In this tab you can capture the income and expenses of the applicant. In case on existing applicant you can view already added income and expense in tabular format. Click **Add Asset** or **Add Liabilities** button to add respective records.
Liabilities	Select the type of liability to specify the amount. • **Property Loan** • **Vehicle Loans** • **Personal Loans** • **Credit Card outstanding** • **Overdrafts** • **Other Liability** • **Home Loan** • **Education Loan** The fields appears in this sections are based on the configuration.
Asset	Select the type of asset to specify the amount. • **House** • **Deposit** • **Vehicle** • **Other** The fields appears in this sections are based on the configuration.
Currency	Select the currency of the selected type. The currencies that are paired with product appears for selection.
Amount	Specify the amount for the selected type.
Amount (<Account Currency>)	Displays the monthly amount of the selected type. The system evaluates and converts the amount which is entered in the **Amount** field with the **Currency** which is selected in the **Account Details** data segment.
Action	Select the action to perform on added record. • Click to edit the record. • Click to delete the record.
Total Asset	Displays the total asset of all the added asset type along with the selected account currency.
Total Liability	Displays the total liability of all the added liability type along with the selected account currency.

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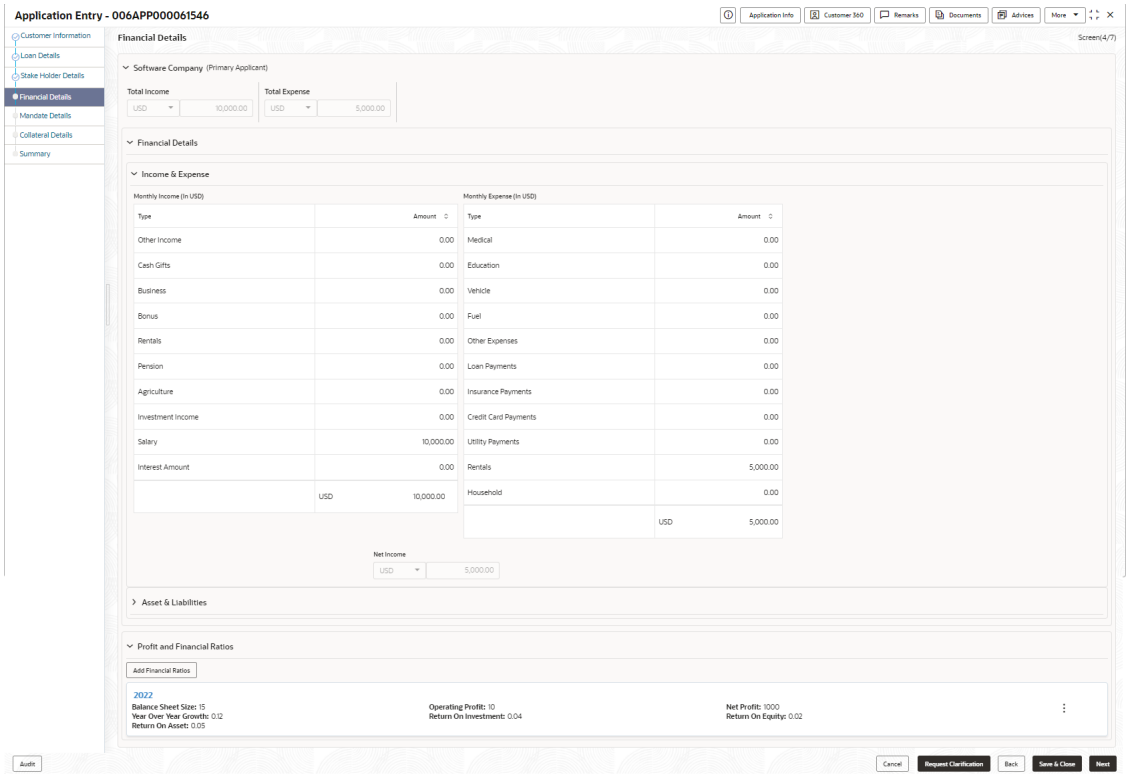
Financial Details - SMB

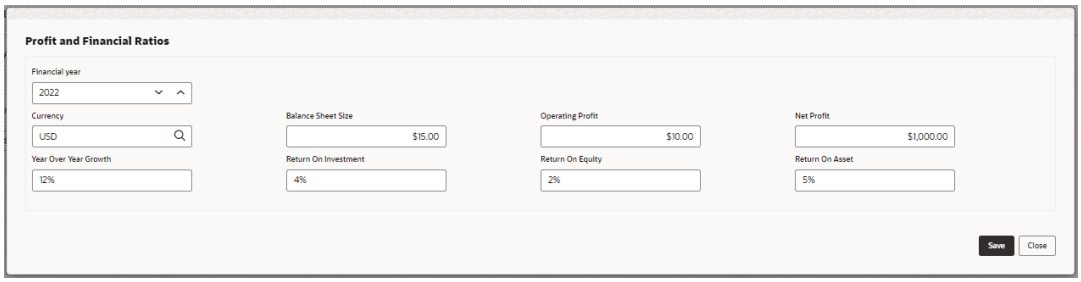
Figure 3-17 Financial Details - Small and Medium Business



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 3-18 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 3-12 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.

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Table 3-12 (Cont.) Financial Details: SMB – Field Description

Field	Description
Total Income	Displays the total income and the currency of the applicant.
Total Expenses	Displays the total expenses and the currency of the applicant.
Financial Details	In this section you can capture the financial details of SMB type of customer.
Monthly Income	Specify the amount for any of the applicable monthly expenses in the below fields. • **Salary** • **Agriculture** • **Business** • **Investment Income** • **Interest Amount** • **Pension** • **Bonus** • **Rentals** • **Cash Gifts** • **Other Income** Total gets calculated automatically. The fields appears in this sections are based on the configuration.
Monthly Expenses	Specify the amount for any of the applicable monthly expenses in the below fields. • **Household** • **Medical** • **Education** • **Vehicle** • **Fuel** • **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 3-12 (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.

3.2.6 Collateral Details

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

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.

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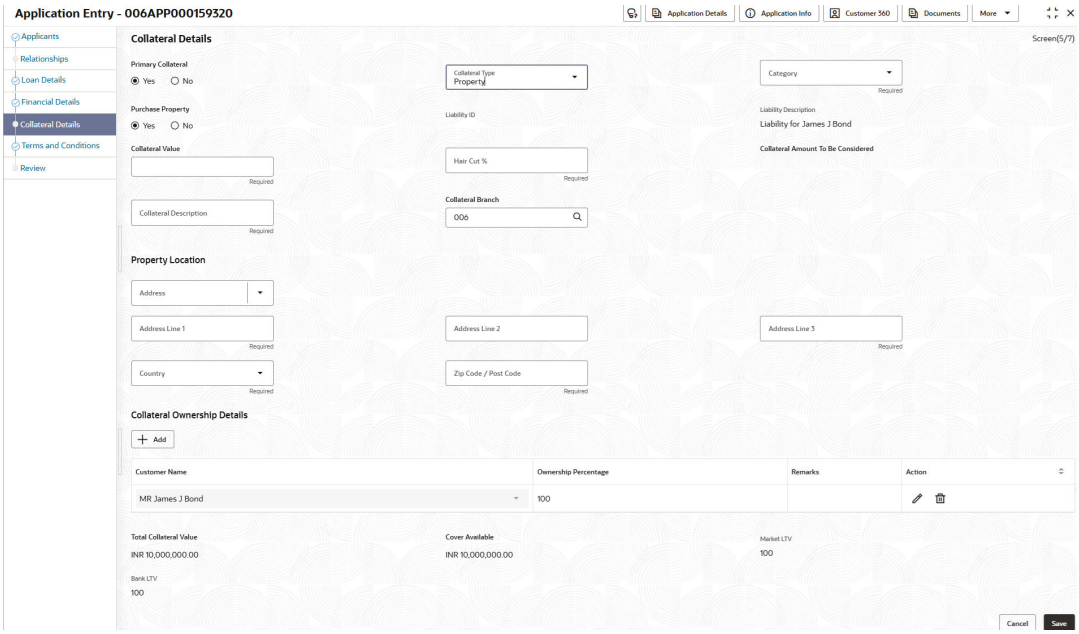
2. Click **Add Collateral** to capture the collateral details.

   The **Collateral Details** screen displays.

Figure 3-19 Collateral Details



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

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

Table 3-13 Collateral Details - Field Description

Field	Description
Add	Select the collateral. The available option are: • **New Collateral** • **Existing Collateral** **Note:** When Oracle Banking Retail Lending Servicing is the host, the system supports secured loan origination using existing collateral. The existing collateral details of the customer are fetched from the collateral product processor. If sufficient unutilized collateral balance is available, it can be used for a new loan for the customer(s).
Applicant	Select the applicant from the drop-down list to fetch existing collateral details. This field appears when the **Existing Collateral** option is selected.
Primary Collateral	Select the primary collateral. The available option are: • **Yes** • **No**

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Table 3-13 (Cont.) Collateral Details - Field Description

Field	Description
Collateral Type	Select the collateral type. Available options are: • **Property** • **Guarantee** • **Vehicle** • **Precious Metal** • **Deposits** • **Bonds** • **Stocks** • **Insurance** • **Accounts Receivable** • **Inventory (Stock of Material)** The above options displays based on the initial setup.
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** The above options displays based on the initial setup.
Collateral Branch	Displays the branch of the collateral.

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Table 3-13 (Cont.) Collateral Details - Field Description

Field	Description
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.
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, user can enter property address which is added as collateral. This section appears only if user select **Property** from the **Collateral Type** list. The fields appears if user 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.

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Table 3-13 (Cont.) Collateral Details - Field Description

Field	Description
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, 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 user select the **Property** option from the **Collateral Type** list.
<Added record tile>	In this tile, user can view the added details. Click **Add** to add the applicant collateral ownership details. Click **Edit** to edit the added collateral ownership details. Click to delete the collateral ownership details.
Ownership Type	Select the ownership type of the property. The available options are • **Single** • **Joint** The fields appears if user select the **Property** option from the **Collateral Type** list.
Select	Select the appropriate customer as owner from the list. The fields appears if user select the **Property** option from the **Collateral Type** list.
Customer Name	Displays the customer name along with title. The fields appears if user select the **Property** option from the **Collateral Type** list.
Ownership Percentage	Displays the percentage of the ownership of the customer. The fields appears if user select the **Property** option from the **Collateral Type** list.
Remark	Displays the remark of the customer. The fields appears if user select the **Property** option from the **Collateral Type** list.
Action	Click to edit the added signatures Click to delete the added signatures.
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>	Perform the below action on the added collateral. • - Click delete to delete the added collateral. • - Click down arrow to view the collateral details.

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Table 3-13 (Cont.) Collateral Details - Field Description

Field	Description
Total Collateral Value	Displays the total value of collateral. This field will be auto updated based on the number of collaterals.
Cover Available	Displays the cover available. This field will be auto updated based on the number of collaterals.

> **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.

3.2.7 Terms and Conditions

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 terms and conditions consents from the applicants. The customer consents are same across products but few terms 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 terms and condition to proceed with application.

This data segment comprises of below sections:

- **Terms and Conditions for all products** - In this section the terms and conditions which are applicable for all the products appears in the questionnaire format.
- **Terms and Conditions for <Selected Product>** - In this section the terms and conditions which are applicable for all the selected product appears in the questionnaire format.

To capture terms and conditions:

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

   The **Terms and Conditions** screen appears

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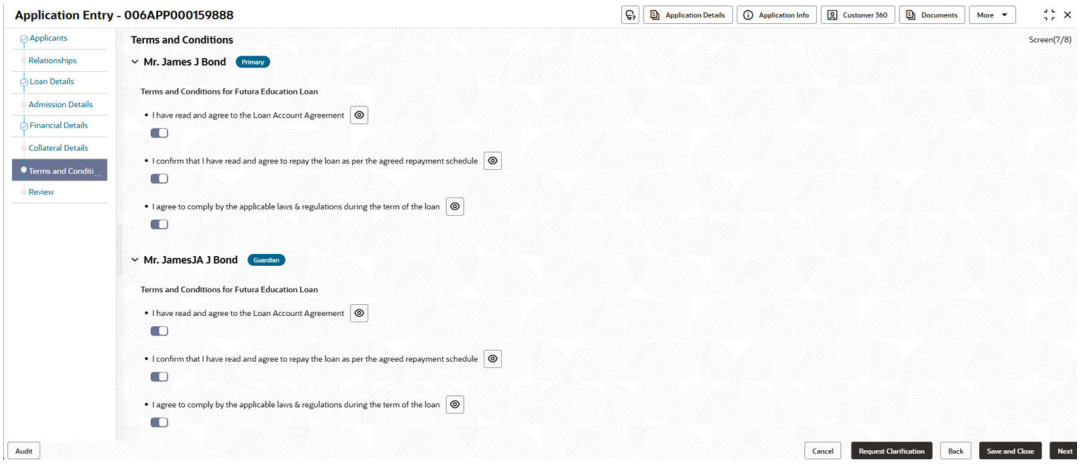
Figure 3-20 Terms and Conditions



2. Click to view the terms and conditions.
3. In the **Customer Consent across Products** section, select to capture the customer consents.
4. In the **Terms and Conditions for Lending Application** section, select to accept the product level terms and conditions.
5. Click **Add Channel** to add the relevant details.

   The below fields contain channel data:

   - Channel
   - Contact Value
   - Preferred Time
   - Time Zone
   - Actions
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.

3.2.8 Review

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

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

To view the summary of all the data segments:

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

   The **Review** screen displays.

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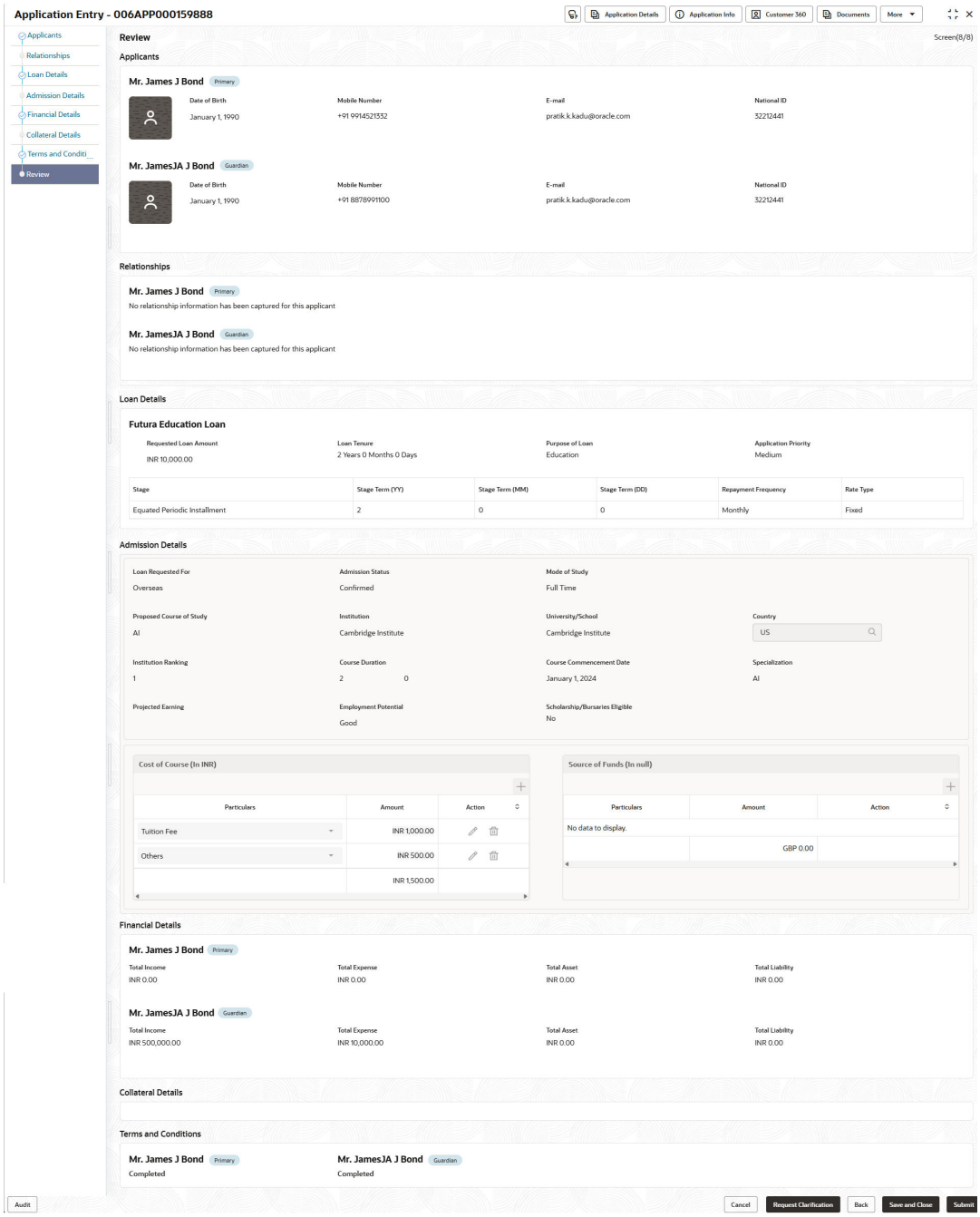
Figure 3-21 Review



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

Table 3-14 Review – Field Description

Data Segments	Description
Applicants	Displays the applicants details
Relationship	Displays the relationship details.
Loan Details	Displays the loan details.

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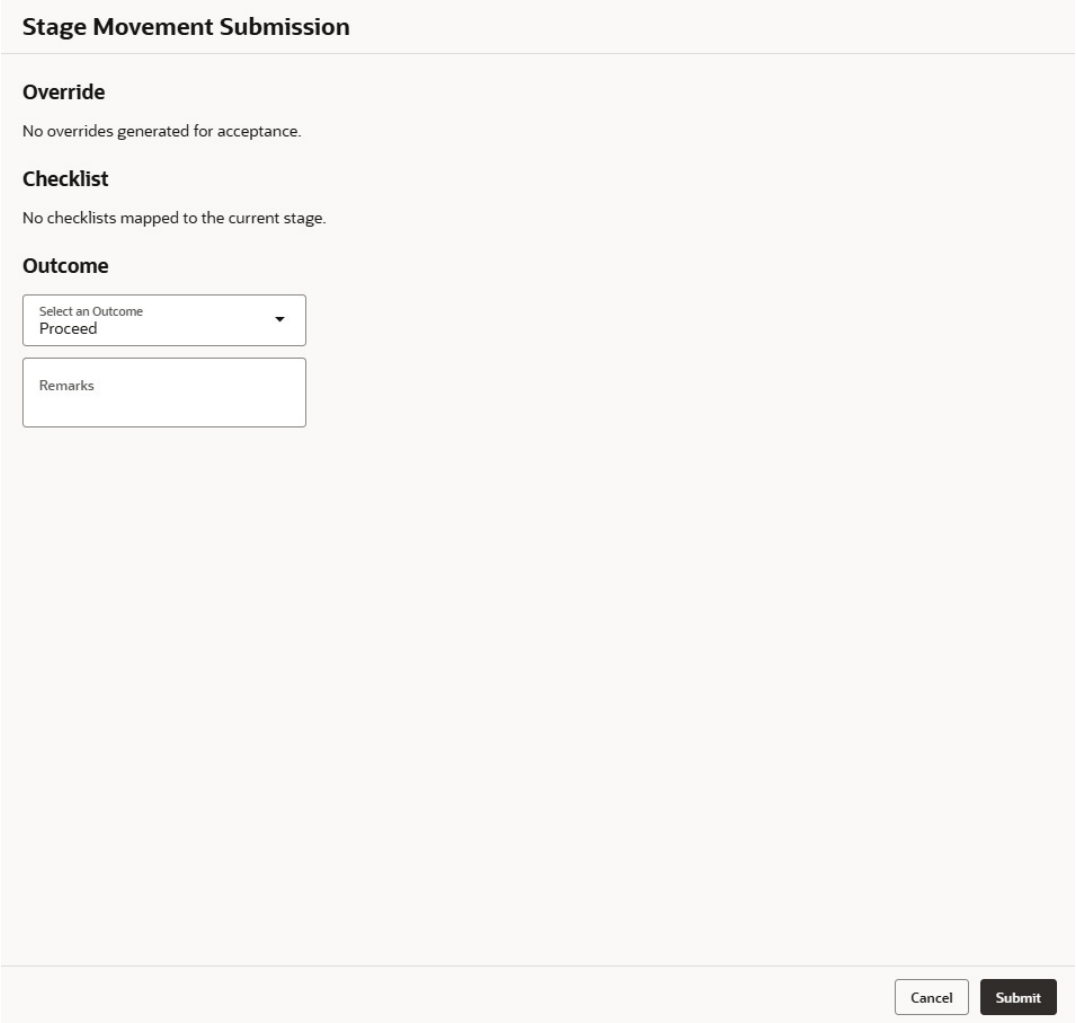
Table 3-14 (Cont.) Review – Field Description

Data Segments	Description
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 **Stage Movement Submission** screen, where the overrides, checklist and documents for this stage are verified.

   The **Stage Movement Submission** screen displays.

Figure 3-22 Stage Movement Submission



In this 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.

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3. 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 to **Stage Movement Submission** screen.

5. In the **Stage Movement Submission** screen, select appropriate option from the **Select to Outcome** 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**. For **Loan Against Deposit** origination process, it move into the **Account Approval** 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 **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 [Retail Loans] to the Application Enrichment stage.

> **Note**
>
> 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 set in the Origination Preference screen, the application dedupe serivce is enabled.

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.

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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.

3.3 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.

- Mortgage Insurance
  This topic describes the systematic instructions to configure the mortgage insurance.
- Interest and Charges
  This topic describes systematic instructions to configure loan interest and charges details.
- 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.
- Review
  This topic provides the systematic instruction to view all the data segments in the Application Enrichment stage.

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3.3.1 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 3-23 Mortgage Insurance

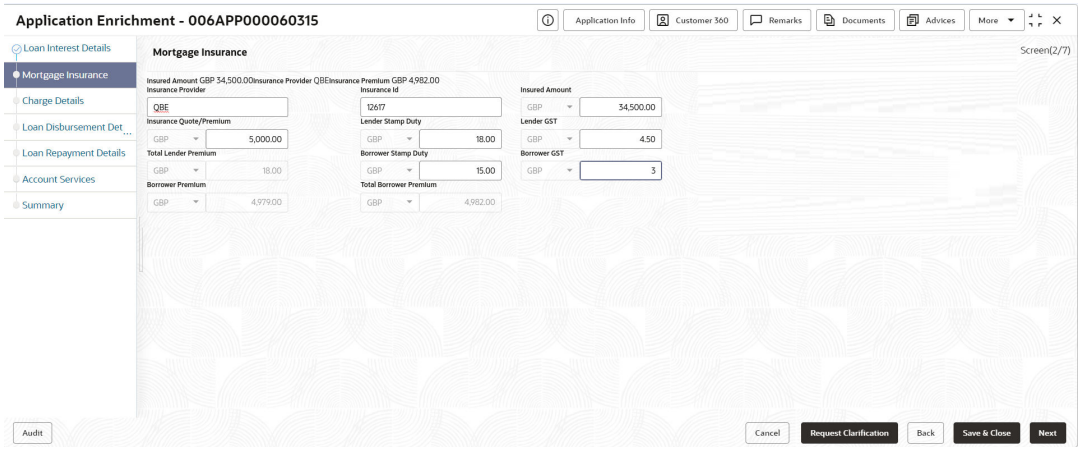

Table 3-15 Mortgage Insurance – Field Description

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.

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Table 3-15 (Cont.) Mortgage Insurance – Field Description

Field	Description
Borrower Premium	Displays the premium amount that borrower pays. The system populates the value based on following formula, Borrower Premium = Insurance Quote/Premium – Total Lender Premium – Borrower Stamp Duty – Borrower GST
Total Borrower Premium	Displays the total premium amount of the borrower. The system populates the value based on the following formula: Total Borrower Premium = Borrower Premium + Borrower Stamp Duty + Borrower GST

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

3.3.2 Interest and Charges

This topic describes systematic instructions to configure loan interest and charges details.

In this data segment the **Interest Details** section displays the interest applicable for the account.

The **Charge Details** section enables the user to display the charges applicable or levied for this loan application. These charge details are fetched from the Host (APIs – Pull).

To add interest and charges details:

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

   The **Interest and Charges** screen appears.

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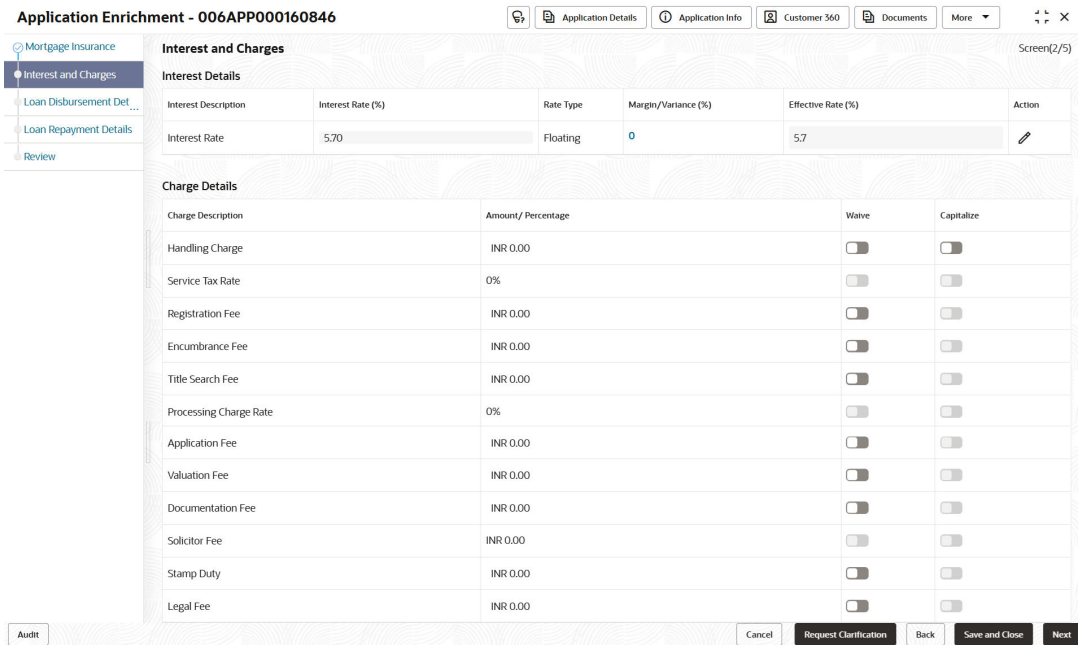
Figure 3-24 Interest and Charges



2. Specify the fields on **Interest and Charges** screen.

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

Table 3-16 Interest and Charges – Field Description

Field	Description
Interest Details	Displays the interest details in this section.
Interest Description	Displays the interest description of the selected interest rate code.
Interest Rate (%)	Specify the interest rate. Interest Rate is fetched from host back end product to which this loan account is linked through the Business Product configuration. The system validates the Floor and Ceiling rates for each interest component. • If the effective rate is less than the floor rate, the system stamps the floor rate for that component. • If the effective rate is greater than the ceiling rate, the system stamps the ceiling rate for that component.
Rate Type	Displays the rate type. The system fetches the rate type from host back end product to which this loan account is mapped through the Business Product configuration.

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Table 3-16 (Cont.) Interest and Charges – Field Description

Field	Description
Margin / Variance (%)	Click the link of margin or variance in percentage. It displays the pop-up list of all margins. • **Product Margin** • **Risk based Margin** • **Discretionary Margin** • **Relationship Benefit Margin** • **Bundle Margin** The Margin field appears if the **Rate Type** is selected as **Floating**. The Variance field appears if the **Rate Type** is selected as **Fixed**. This field is editable if the **Margin Allowed** toggle is **ON** at the product level. The **Bundle Margin** is displayed in the drop-down list only if loan is opened as part of a bundle application and bundle margin benefit is applicable.
Effective Rate (%)	Displays the effective rate for the loan calculated as **Interest Rate +** or **– Margin/Variance**.
Action	• Click to edit the added records • Click to save the records. • Click to delete the added records.
Charge Details	In this section, displays the all charge details.
Charge Description	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.

3.3.3 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.

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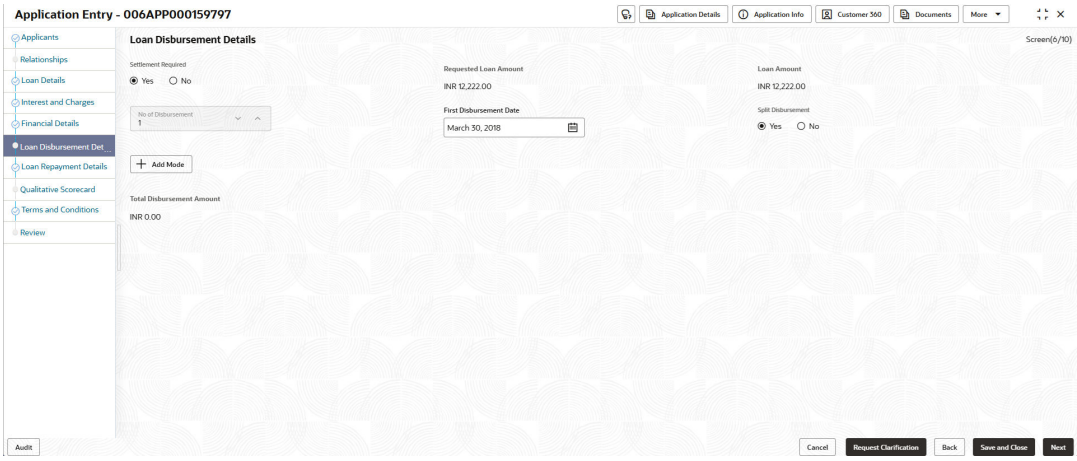
The **Loan Disbursement Details** screen displays.

Figure 3-25 Loan Disbursement Details



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

Table 3-17 Loan Disbursement Details – Field Description

Field	Description
Settlement Required	Select to indicate whether the settlement required. The available options are: • **Yes** • **No**
Requested Loan Amount	Displays the loan amount that is requested to borrow. This value fetched from the **Loan Details** data segment.
Loan Amount	Displays the requested or approved loan amount. • This field displays the requested loan amount from the Loan Details data segment in **Application Enrichment** stage. • This field displays the approved loan amount from the Decision service in **Account Parameter Setup** stage.
Number of Disbursement	Select the number of disbursements for disbursing the loan amount. The value **one** appears by default. The user can increase the number of disbursement to get loan amount disburse in multiple stages. The Disbursement Schedule section appears if the value in this field is more than one.
First Disbursement Date	Select the first disbursement date.

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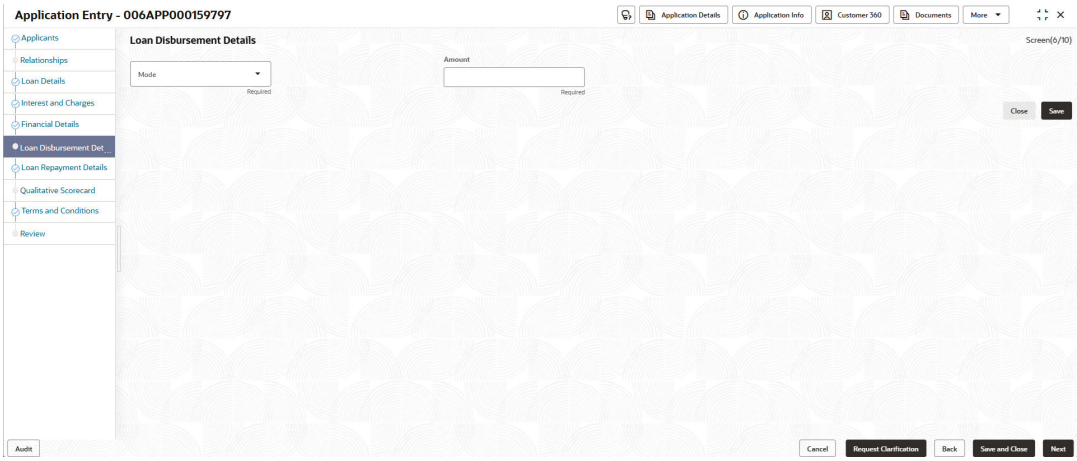
Table 3-17 (Cont.) Loan Disbursement Details – Field Description

Field	Description
Split Disbursement	Select to indicate the loan amount should be disbursed in multiple modes. The available options are: • **Yes**: If this option is selected then **Add Mode** button appears to add additional disbursement mode. • **No**: This option indicates that the user wants to continue with the single disbursement mode. If the **Refinance Allowed** toggle is ON in the **Business Product Details** data segment of the **Business Product Configuration**, the user can split the loan amount into multiple accounts. **Note**: This fields displays the values when **Split Disbursement** is selected as **Yes** in **Loan Details** data segment.
Disbursement Schedule	This section appears if the value in **Number of Disbursement** field is selected more than one. • **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**.

3. Click **Add Mode** to add additional details for each disbursement mode.

   The **Loan Disbursement Details - Additional details** screen displays.
   In this screen, the fields appear based on the disbursement mode selected.

Figure 3-26 Loan Disbursement Details - Additional details



If **Mode** is selected as **Own Internal Account**, the following fields appear.

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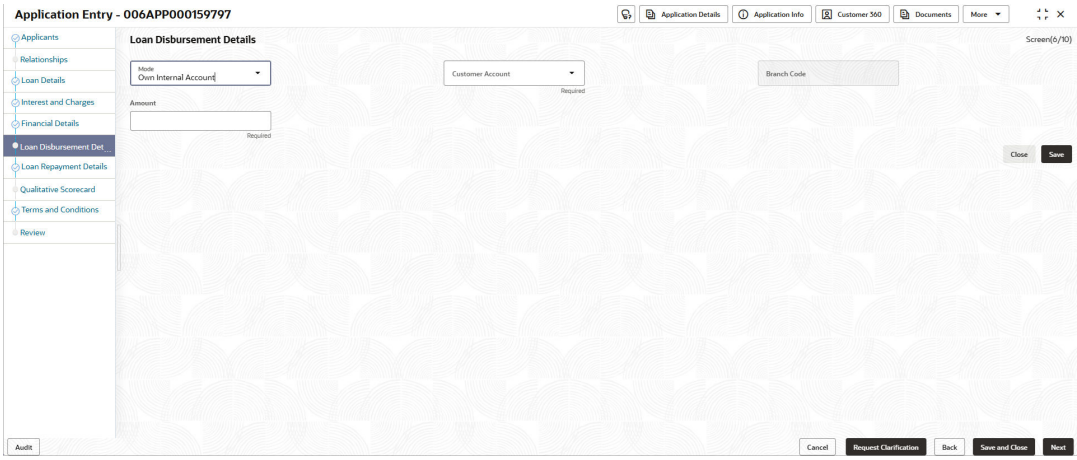
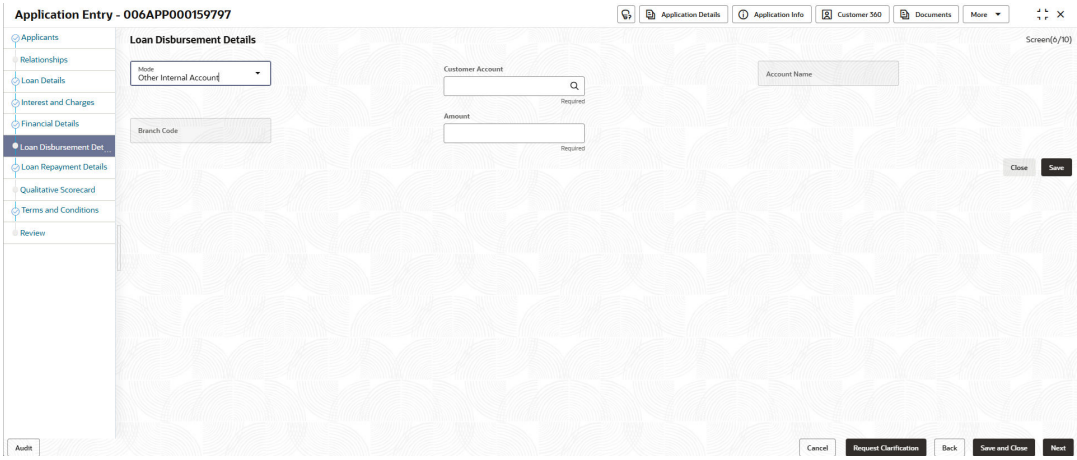
Figure 3-27 Loan Disbursement Details - Own Internal Account



If **Mode** is selected as **Other Internal Account**, the following fields appear.

Figure 3-28 Loan Disbursement Details - Other Internal Account



If **Mode** is selected as **External Account**, the following fields appear.

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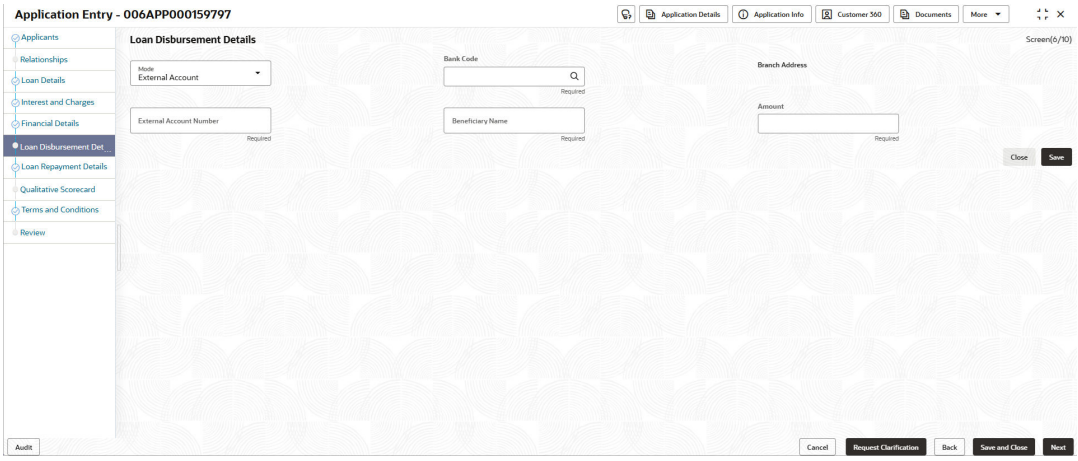
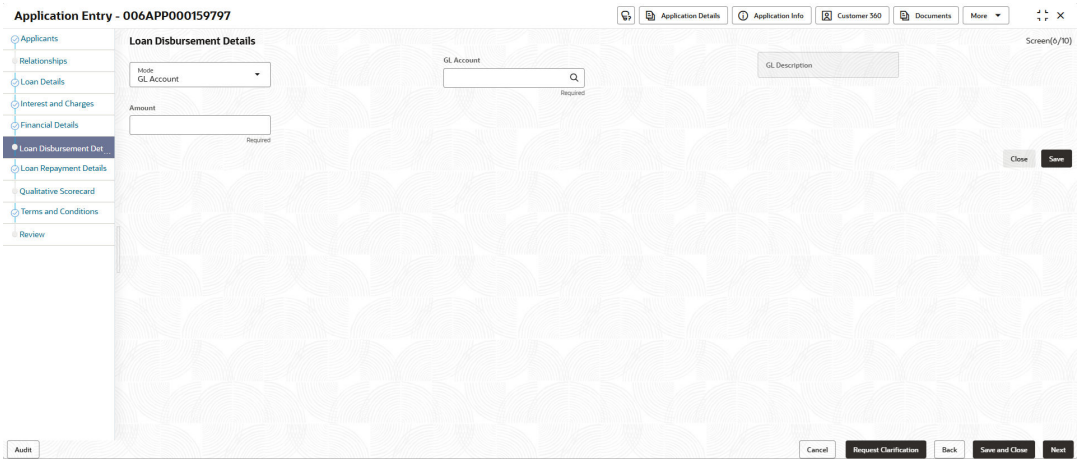
Figure 3-29 Loan Disbursement Details - External Account



If **Mode** is selected as **GL Account**, the following fields appear.

Figure 3-30 Loan Disbursement Details - GL Account



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

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Table 3-18 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: • **Bank Code** • **Branch Address** • **Beneficiary Name** • **External Account Number** If **Disbursement Mode** is selected as **GL Account**, then the system displays the following additional fields: • **GL Account** • **GL Account Description** **Note**: The values appears in this field based on the **Multiple Disbursement** is enabled in the **Business Product Configuration**. .
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**. • In case of the Own Internal Account, this drop down list will show all the internal account of the primary and joint applicants. • In case of the Other Internal Account, the Customer Account section appears to fetch the customer accounts of same branch. Specify the Customer ID or Customer Account number to fetch the specific record. **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**.
Bank Code	Search and select the bank code from the list of values. This field appears if the **Disbursement Mode** is selected as **External Account**.

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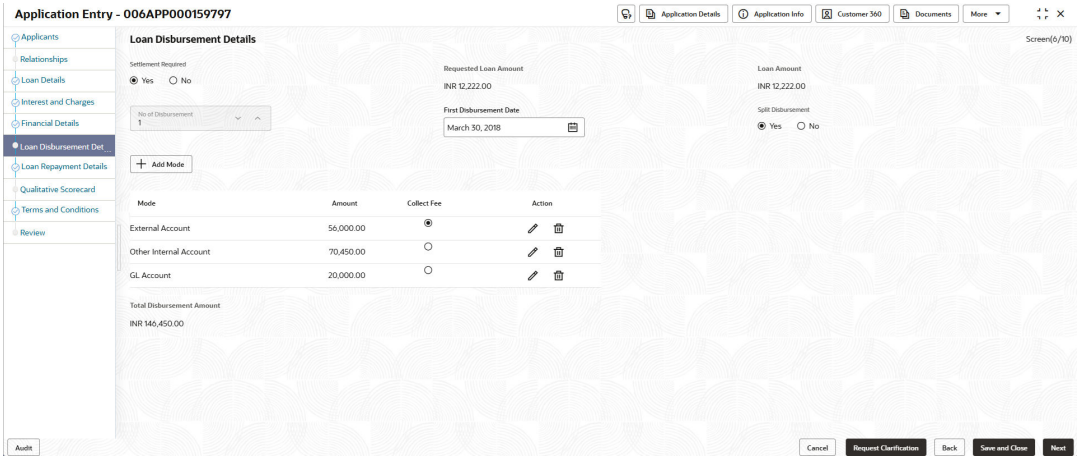
Table 3-18 (Cont.) Loan Disbursement Details – Field Description

Field	Description
Bank Name	Displays the bank name associated with bank code. This field appears if the **Disbursement Mode** is selected as **External Account**.
Branch Address	Displays the branch address associated with bank code. This field appears if the **Disbursement Mode** is selected as **External Account**.
External Account Number	Specify the external account number.
Beneficiary Name	Specify the beneficiary name.
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**.
Amount	Specify the amount disbursed on the schedule.

5. Click **Save** to save the additional details.

   A new table is created in the **Loan Disbursement Details** screen.

Figure 3-31 Loan Disbursement Details with Mode details



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

Table 3-19 Loan Disbursement

Field	Description
Mode	Displays the name of disbursement mode selected.
Amount	Displays the amount entered.
Collect Fee	Click the radio button to select any one of the Nominee accounts to collect disbursement fees.

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Table 3-19 (Cont.) Loan Disbursement

Field	Description
Action	Select the below actions to perform on the added record. • Click to edit the added record. • Click to delete the added record.
Total Disbursement Amount	Displays the total disbursement amount of all beneficiary accounts.

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.

3.3.4 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.

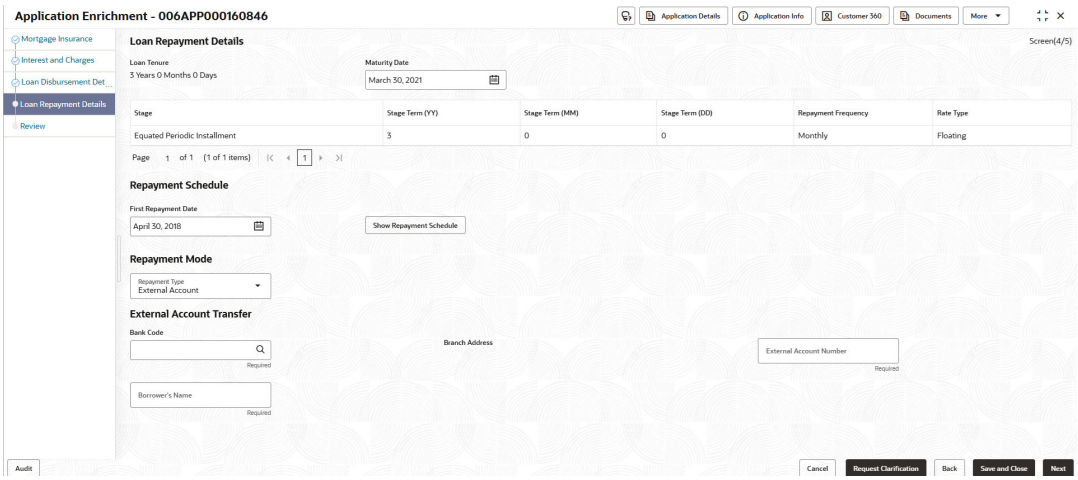
To capture the loan repayment details:

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 3-32 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.

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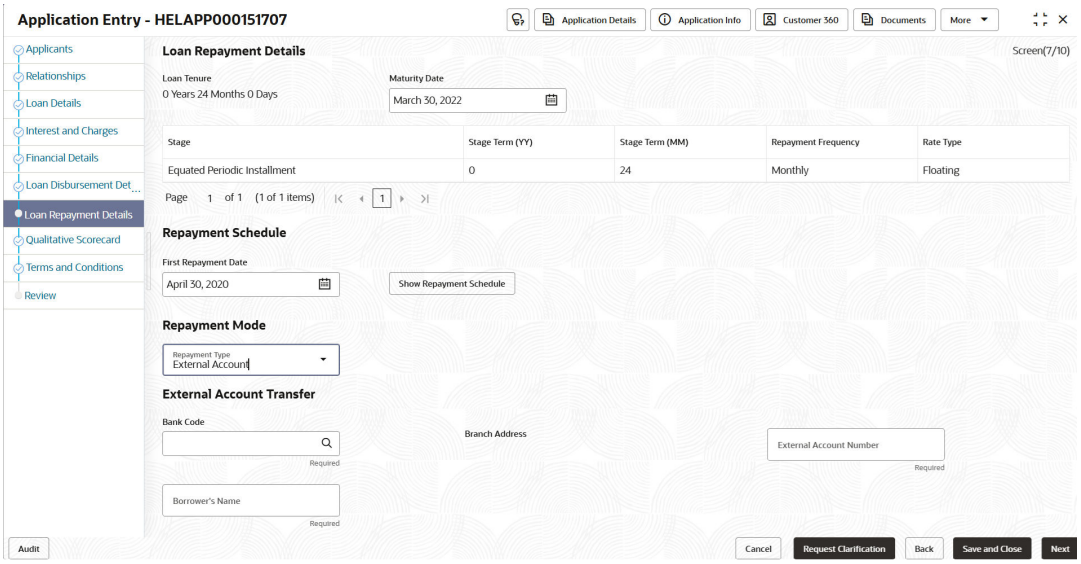
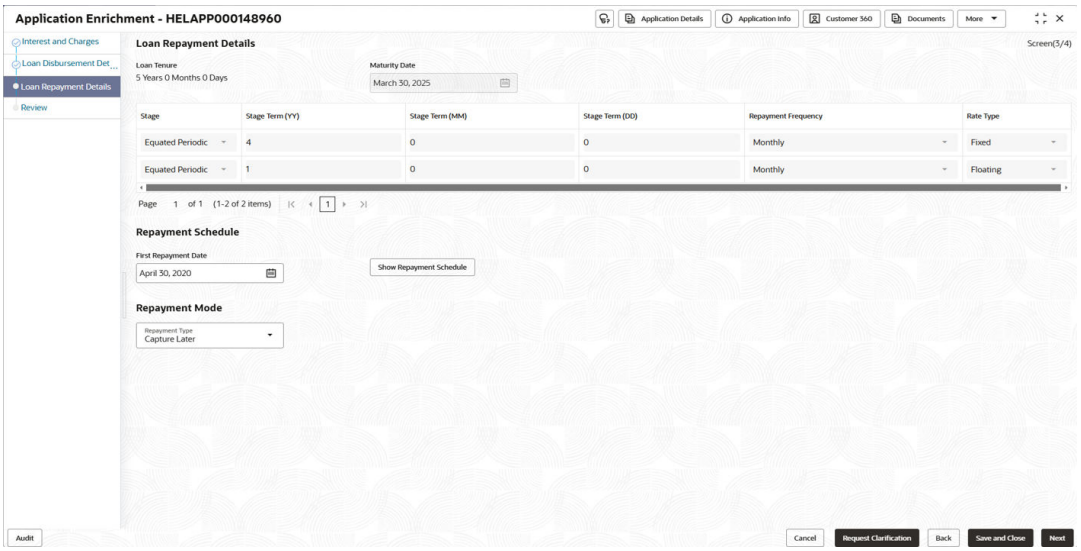
Figure 3-33 Loan Repayment Details – External Account



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

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

Figure 3-34 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 3-20 Loan Repayment Details – Field Description

Field	Description
Loan Tenure	Displays the selected loan tenure.
Maturity Date	Displays the maturity date based on the **First Repayment Date** and **Loan Tenure**.

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Table 3-20 (Cont.) Loan Repayment Details – Field Description

Field	Description
+	Click this icon to add repayment stage details.
Stage	Select the type of repayment. All type of repayment methods configured in the **Business Product Preferences** data segments of the **Business Product Configuration** screens appears in the drop-down list. If **User Defined Schedule** is selected, system will validate with the stage sequence rule maintained in **Business Product** and will not allow to add additional stages with **User Defined Schedule**.
Stage Term <Term Unit>	Displays the default stage term configured in the **Business Product Preferences** data segments of the **Business Product Configuration** screens. The separate column appears for separate term units.
Repayment Frequency	Select the repayment frequency from the drop-down list. The available options appears based on the configuration set in the **Business Product Preferences** data segments of the **Business Product Configuration** screens: • **Daily** • **Weekly** • **Bi-Weekly** • **Monthly** • **Quarterly** • **Half Yearly** • **Yearly** The above options displays based on initial setup. **Note:** If the stage is selected as **User Defined Schedule** and **BULLET**, this field is defaulted to **Not Applicable**.
Rate Type	Select the rate type from the drop-down list. The available options are: • **Fixed** • **Float**
Repayment Schedule	Displays the repayment schedule details.
Manage Installment Details	Click this option to capture the user defined schedules. **Note**: This option is enabled if **UDS** stage is selected in **Business Product Configuration**.
First Repayment Date	Select the first repayment date of the sanctioned loan amount. • If **Type of Repayment** is selected as **BULLET** then the first installment 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. **Note**: If **User Defined Schedule** is selected as stage then **First Repayment Date** will be hidden.

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Table 3-20 (Cont.) Loan Repayment Details – Field Description

Field	Description
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. The above options displays based on the initial setup.
Customer Account	Click **Search** icon and select the customer account number. This field displays if **Repayment Mode** is selected as **Internal Account**.
Branch Code	Specify the branch code associated with customer account number. This field displays if **Repayment Mode** is selected as **Internal Account**.
Bank Code	Specify the bank code. This field displays if **Repayment Mode** is selected as **External Account**.
Bank Name	Specify the bank name. This field displays if **Repayment Mode** is selected as **External Account**.
Branch Address	Specify the branch address. 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**.
Borrower Name	Specify the borrower name. This field displays if **Repayment Mode** is selected as **External Account**.

3. Click the **Show Repayment Schedule** button to generate the repayment schedule which displays the details of installment amount with the principal and interest break up for the given tenure.

   Below fields appears in the section and displays the respective details:

   - **Loans Amount**
   - **Loan Financed**
   - **Term**
   - **Interest Rate %**
   - **Finance Charges**

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- **APR(%)**
- **Sr No.**
- **Date**
- **Installment**
- **Principal**
- **Interest**
- **Outstanding Balance**

For more information, refer to the topic.

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.

- Repayment Schedule
  This topic decribes the loan repayment schedule.
- User Defined Schedule
  This topic describes the user defined schedule.

3.3.4.1 Repayment Schedule

This topic decribes the loan repayment schedule.

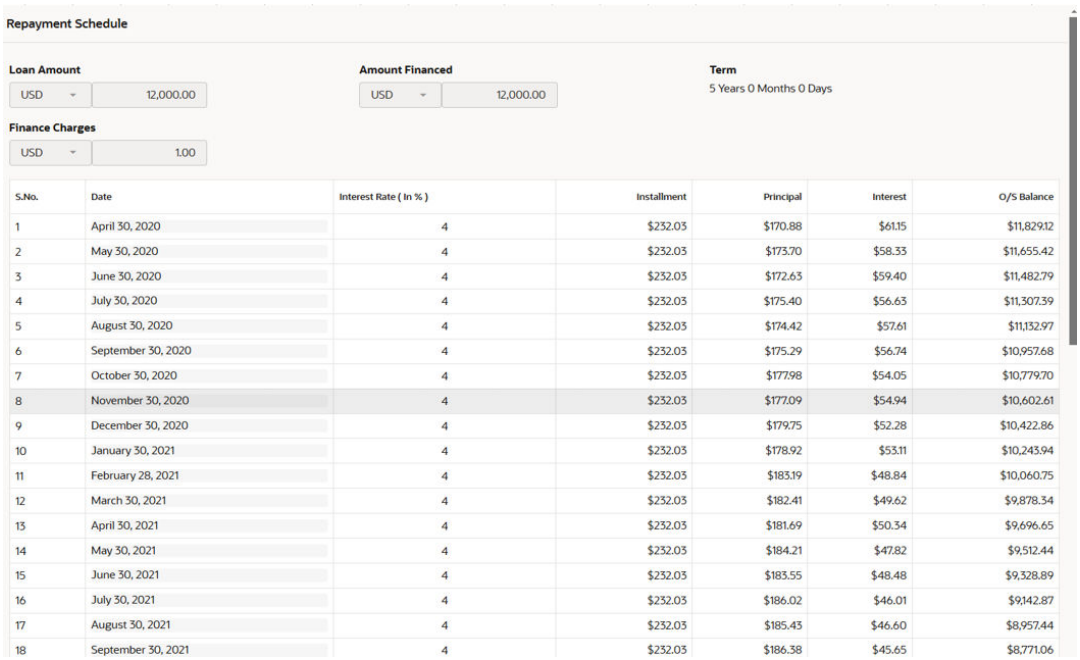
The repayment details are pushed into the Host – APIs are provided – to ensure the seamless workflow in the lifecycle of the loan account at the Host.

To view the repayment schedule:

- Click **Show Repayment Schedule**

  The **Repayment Schedule** screen is displayed.

Figure 3-35 Repayment Schedule



Repayment Schedule

Loan Amount: USD 12,000.00
Amount Financed: USD 12,000.00
Term: 5 Years 0 Months 0 Days
Finance Charges: USD 1.00

S.No.	Date	Interest Rate (In %)	Installment	Principal	Interest	O/S Balance
1	April 30, 2020	4	$232.03	$170.88	$61.15	$11,829.12
2	May 30, 2020	4	$232.03	$173.70	$58.33	$11,655.42
3	June 30, 2020	4	$232.03	$172.63	$59.40	$11,482.79
4	July 30, 2020	4	$232.03	$175.40	$56.63	$11,307.39
5	August 30, 2020	4	$232.03	$174.42	$57.61	$11,132.97
6	September 30, 2020	4	$232.03	$175.29	$56.74	$10,957.68
7	October 30, 2020	4	$232.03	$177.98	$54.05	$10,779.70
8	November 30, 2020	4	$232.03	$177.09	$54.94	$10,602.61
9	December 30, 2020	4	$232.03	$179.75	$52.28	$10,422.86
10	January 30, 2021	4	$232.03	$178.92	$53.11	$10,243.94
11	February 28, 2021	4	$232.03	$183.19	$48.84	$10,060.75
12	March 30, 2021	4	$232.03	$182.41	$49.62	$9,878.34
13	April 30, 2021	4	$232.03	$181.69	$50.34	$9,696.65
14	May 30, 2021	4	$232.03	$184.21	$47.82	$9,512.44
15	June 30, 2021	4	$232.03	$183.55	$48.48	$9,328.89
16	July 30, 2021	4	$232.03	$186.02	$46.01	$9,142.87
17	August 30, 2021	4	$232.03	$185.43	$46.60	$8,957.44
18	September 30, 2021	4	$232.03	$186.38	$45.65	$8,771.06

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Table 3-21 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 Rate (In 1%)	Displays the interest amount. The interest rate should be in the table cloumn.
O/S Balance	Displays the outstanding balance amount.

3.3.4.2 User Defined Schedule

This topic describes the user defined schedule.

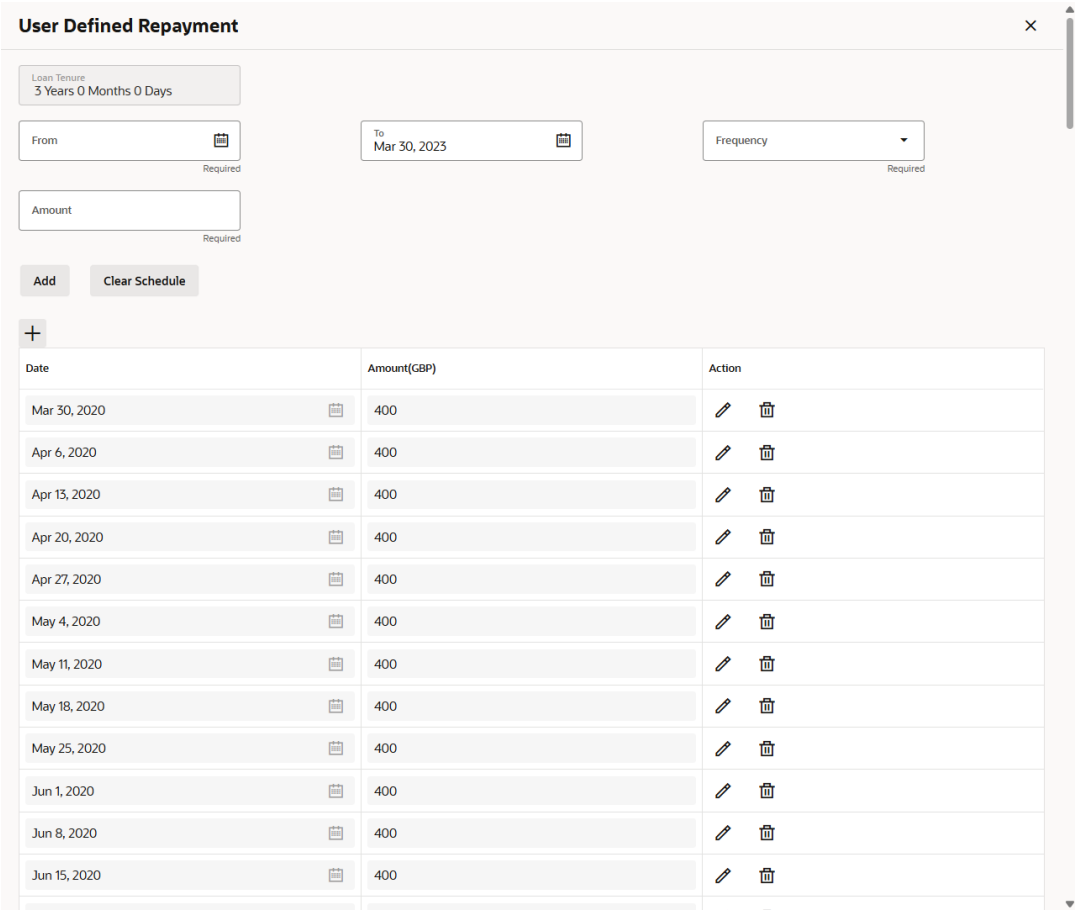
The **User Defined Schedule** is a new repayment option added to the loan **Business Product Configuration**, allowing users to set up and design personalized repayment plans based on their requirements.

To view the user defined schedule:

1. Click **User Defined Repayment**.

   The **User Defined Schedule** screen displays.

Figure 3-36 User Defined Schedule



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

Table 3-22 User Define Schedule - Field Description

Field	Description
Loan Tenure	Displays the loan tenure.
Frequency	Select the frequency from the drop-down list.
Add	Click to add new record.
Date	Displays the installment date.
Amount	Displays the specified amount.
Action	Click to edit the added signatures. Click to edit the added signatures.

The user can define a schedule based on following combination:

- Installment Amount and Frequency
- Installment Amount and Due Date

3. Click **Clear Schedules** to delete all previous user defined schedule.
4. Click to close the screen.

3.3.5 Review

This topic provides the systematic instruction to view all the data segments in the Application Enrichment stage.

The system displays the summary of each of the 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 **Review** screen displays.

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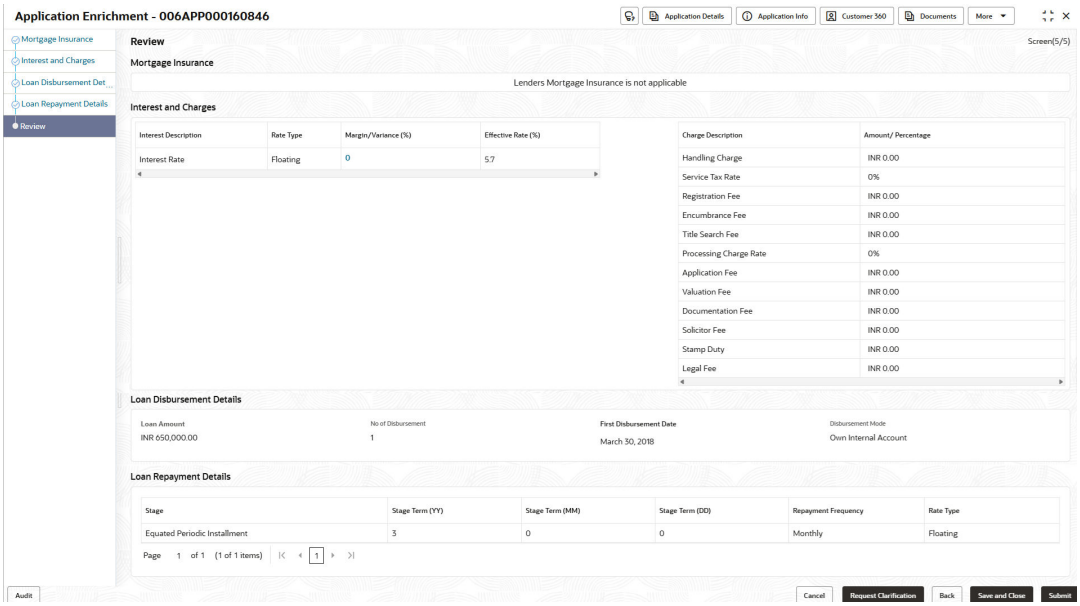
Figure 3-37 Review



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

Table 3-23 Review - Application Enrichment – Field Description

Data Segment	Description
Mortgage Insurance	Displays the loan details of mortgage insurance.
Interest and Charges Details	Displays the details of interest and charges.
Loan Disbursement Details	Displays the asset details.
Loan Repayment Details	Displays the mandate details.

2. Click **Submit** to reach the **Stage Movement Submission** screen, where the overrides, checklist and documents for this stage are verified.

   The **Stage Movement Submission** screen displays.

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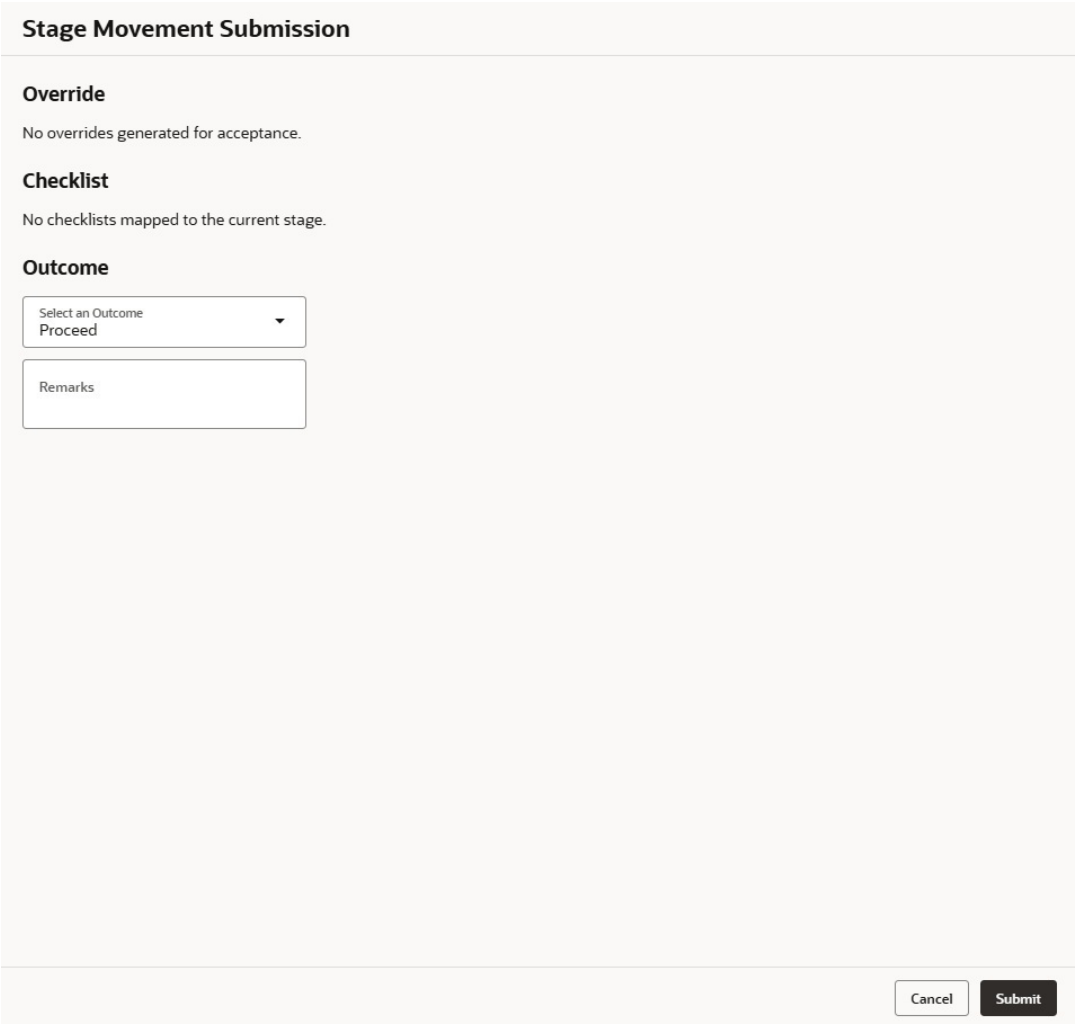
Figure 3-38 Stage Movement Submission



In this 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.

3. 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 to **Stage Movement Submission** screen.

5. In the **Stage Movement Submission** screen, select appropriate option from the **Select to Outcome** 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, **Application Documents**. The stage movement is driven by the business configuration for a given combination of **Process Code**, **Life Cycle** and **Business Product Code.**

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- 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 Enrichment** 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 [Retail Loans] to the **Application Documents** stage.

   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 **Underwriting** stage.

> **Note**
>
> This application will be available in the FREE TASKS list. The user who has the access rights will be able to acquire and proceed with the next processing stage of the application.

3.4 Application Documents

This topic describes the process of the documents that are uploaded related to application.

The Application Documents stage provides the view of the outbound documents that are generated and dispatched to the applicants invloved in the application.

To generate and disptach the outbond documents:

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 Documents stage is displayed.

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

- Document Generation
  In this data segment you can generate and dispatch the documents that are configured.
- Document Acceptance
  In this data segment you can capture the acceptance of the documents that are already generated and dispatched.
- Review
  This topic provides the systematic instructions to view the summary of each data segment in the Application Documents stage.

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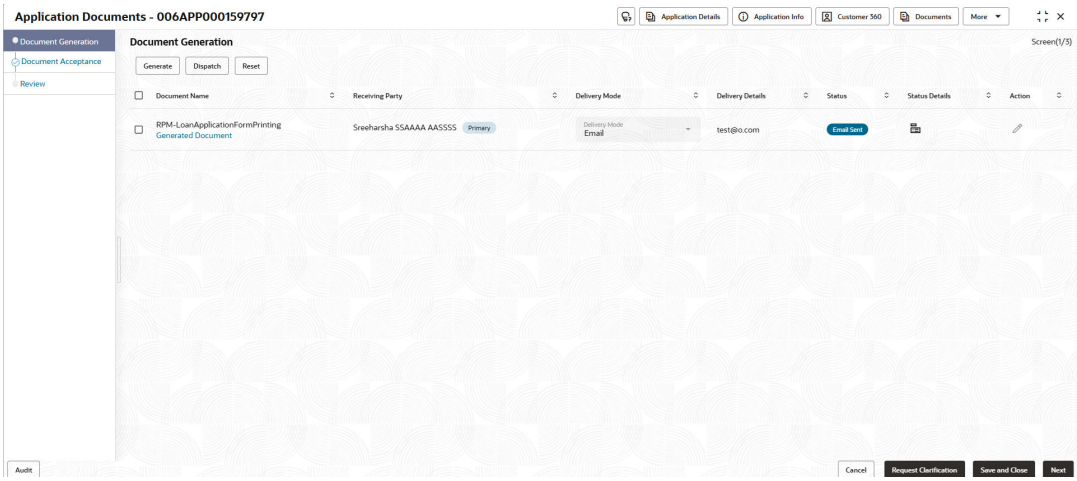
3.4.1 Document Generation

In this data segment you can generate and dispatch the documents that are configured.

In the Document Generation data segment, the list of documents that are maintained within the document generation event and fulfills the rule criteria are pre-populated in the tabular format. This document generation events are defined in the **Advice Maintenance** screen. Each documents appears separately to generate and dispatch.
To generate and dispatch the document:

1. On acquiring the **Application Document** task, the **Document Generation** stage is displayed.

Figure 3-39 Document Generation



2. In the **Document Generation** section, select the check box to select the document from the list. It is mandatory to select at least one document

   The below actions can be performed on the selected document:

   - **Generate**: Click this button to generate the selected document. On clicking this button, the system invokes a call to the report generation service which generates a PDF output for the advice configured in the **Advice Maintenance** screen. Once the output is generated the documents are stored in the document managed service (DMS) along with the reference ID. This reference ID fetches the document on click the **Generate Document** link in the Document column.
   - **Dispatch**: Click this button to dispatch the selected generated documents. User can only dispatch those documents which are not already disptached. On clicking this button, the system validates whether the document is already generated. Once the validation is successful the system dispatch the document to the default setting defined in the **Advice Maintenance** screen.
   - **Reset**: Click this button to reset the action performed on the document.

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

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Table 3-24 Document Generation – Field Description

Field	Description
Document Name	Displays the name of document. Click the link to fetch the document from the stored service and view the PDF output of the document. This link appears only if the document is generated.
Receiving Party	Displays the name of the applicant along with the role. The document is generated and dispatched to the applicants mentioned in this column. The name appears as captured in the Applicant data segment. If the primary or joint applicant is minor, the guardian or custodian name will display as the receiving party associated with the minor applicant.
Delivery Mode	Displays the default mode of delivery of the documents. This default mode of delivery is defined in the Advice Maintenance screen. The available options are: • **Email** • **Post** • **Print** • **e-Sign Remote** • **e-Sign In-Person**
Delivery Details	Displays the delivery details of the generated documents based on the default delivery mode. • If the delivery mode is **Email** or **e-Sign Remote** then the preferred email address of every recipient is displayed. • If the delivery mode is **Post** then the preferred address of every recipient is displayed. • If the delivery mode is **e-Sign In-Person** then the link is shared with every recipients and in this case the status appears as **Pending For Link Generation**. Once the dispatch event is executed successfully, the status appears as **Link Generated**. • If the delivery mode is **Print** then the **Not Applicable** text appears.
Status	Displays the status of the documents based on the actions performed on clicking Generate or Dispatch button. Once the dispatch process is initiated for the generated documents, the status appears based on the selected default mode of delivery. • If the mode of delivery is **Email** then on the successful trigger the status appears as **Email Sent**. • If the mode of delivery is **E-Sign Remote** or **E-Sign In-Person** then on the successful trigger the status appears as **E-Signing Initiated**. • If the mode of delivery is **Post** then on the successful trigger the status appears as **Dispatched**. • If the mode of delivery is **Print** then on the successful trigger the status appears as **Ready for Print**. • In case the dispatch process fails due to technical error then the status appears as **Failed**.
Status Details	Displays the status details of the document. Click the icon to view the generation and dispatched details of document along with the date and time.

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Table 3-24 (Cont.) Document Generation – Field Description

Field	Description
Action	Select the appropriate icon to perform respective action. • Click to edit the delivery mode. • Click to save the edited delivery mode. This icon appears once you are edit mode.

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

3.4.2 Document Acceptance

In this data segment you can capture the acceptance of the documents that are already generated and dispatched.

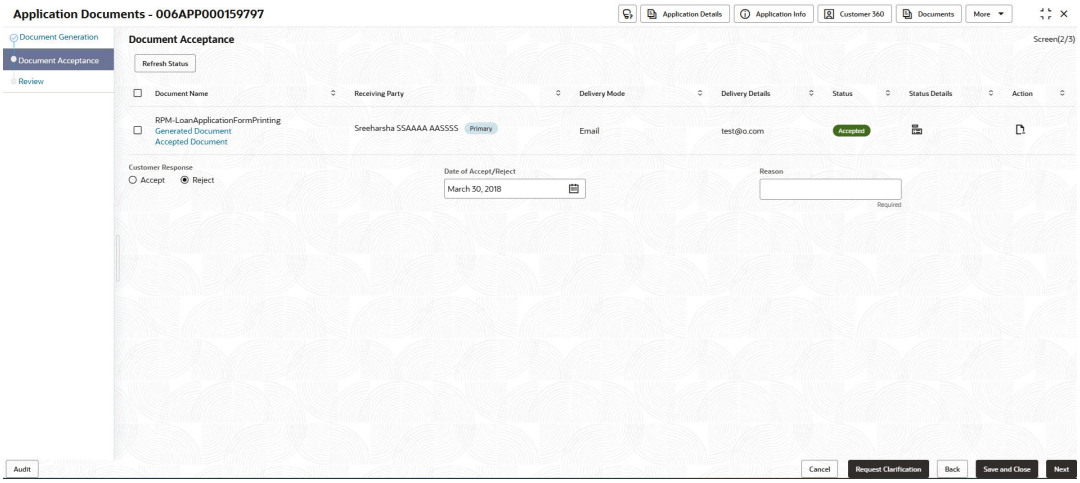
The Document Acceptance data segment populates the list of documents that appeared in the **Document Generation** data segment and are mark as **Yes** in the **Acceptance** field in the **Advice Maintenance** screen.
If the document is marked as No in the Acceptance field in the Advice Maintenance screen then the e-sign acceptance process in not required for that document and hence it will not appear in this data segment.

To accept the document:

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

   The **Document Acceptance** screen appears.

Figure 3-40 Document Acceptance



2. In the **Document Acceptance** section, select the check box to select the document from the list and perform appropriate actions.

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

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Table 3-25 Document Acceptance – Field Description

Field	Description
Refresh Status	Click **Refresh Status** button to refresh the status of the documents.
Document Name	Displays the name of document. Click the link to fetch the document from the stored service and view the PDF output of the document. • **Generated Document**: This link appears only if the document is generated atleast onces. • **Accepted Document**: This link appears only if the E-Signed document is uploaded.
Receiving Party	Displays the name of the applicant along with the role. The document is generated and dispatched to the applicants mentioned in this column. The name appears as captured in the Applicant data segment. If the primary or joint applicant is minor, the guardian or custodian name will display as the receiving party associated with the minor applicant.
Delivery Mode	Displays the default mode of delivery of the documents. This default mode of delivery is defined in the Advice Maintenance screen.The available options are: • Email • Post • Print • e-Sign Remote • e-Sign In-Person
Delivery Details	Displays the delivery details of the generated documents based on the default delivery mode. • If the delivery mode is **Email** or **e-Sign Remote** then the preferred email address of every recipent is displayed. • If the delivery mode is **Post** then the preferred address of every recipent is displayed. • If the delivery mode is **e-Sign In-Person** then the link is shared with every recipents and in this case the status appears as **Pending For Link Generation**. Once the dispatch event is executed successfully, the status appears as **Link Generated**. • If the delivery mode is **Print** then the **Not Applicable** text appears.
Status	Displays the status of the documents based on the actions performed on the document.
Status Details	Displays the status details of the document. Click the icon to view the generation, dispatched and acceptance details of document along with the date and time.
Action	Select the appropriate icon to perform respective action. • **View**: You can view the documents only if the **Delivery Mode** is defined as **E-Sign Remote** or **E-Sign In-Person**. • **Upload Document**: You can upload documents only if the **Delivery Mode** is defined as **Email**, **Print** or **Post**. • **Delete**: You can upload documents only if the **Delivery Mode** is defined as **Email**, **Print** or **Post**.

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Table 3-25 (Cont.) Document Acceptance – Field Description

Field	Description
Customer Response	Select the customer response for the documents. The avaible options are: • **Accept**: Select to accept the application documents. You can select this option only if the acceptance status of all the document is **Accepted**. • **Reject**: Select to reject the application documents. If the acceptance status of any one of the document is declined then this option appears auto-selected. • **Amend**: Select to amend the application document status.
Date of Response	Select the date on which the customer response is captured. This date should be greater or equal to current date.
Reason	Select the reject reason from the drop-down list.

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

3.4.3 Review

This topic provides the systematic instructions to view the summary of each data segment in the Application Documents stage.

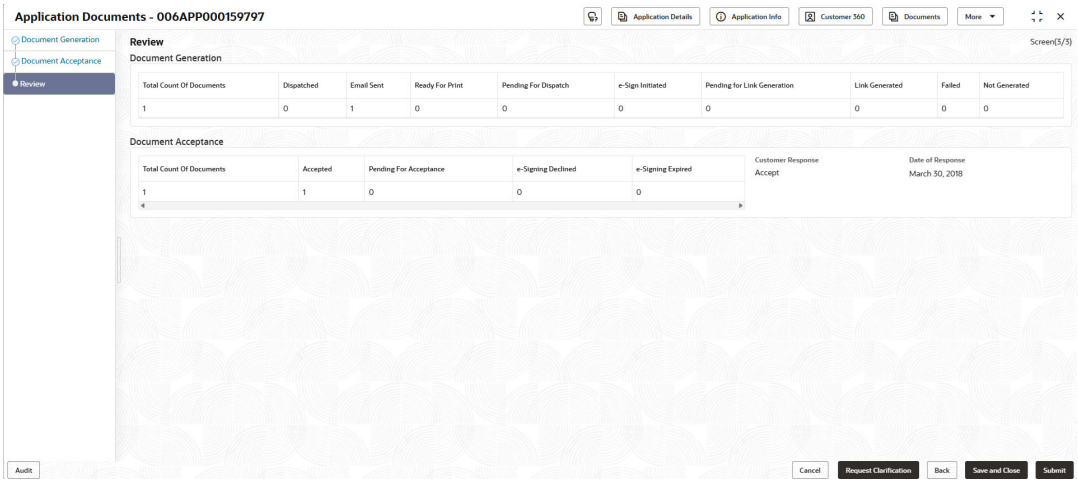
The system shows the summary of each data segment in the given stage.

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 **Review** screen displays.

Figure 3-41 Review - Application Documents



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

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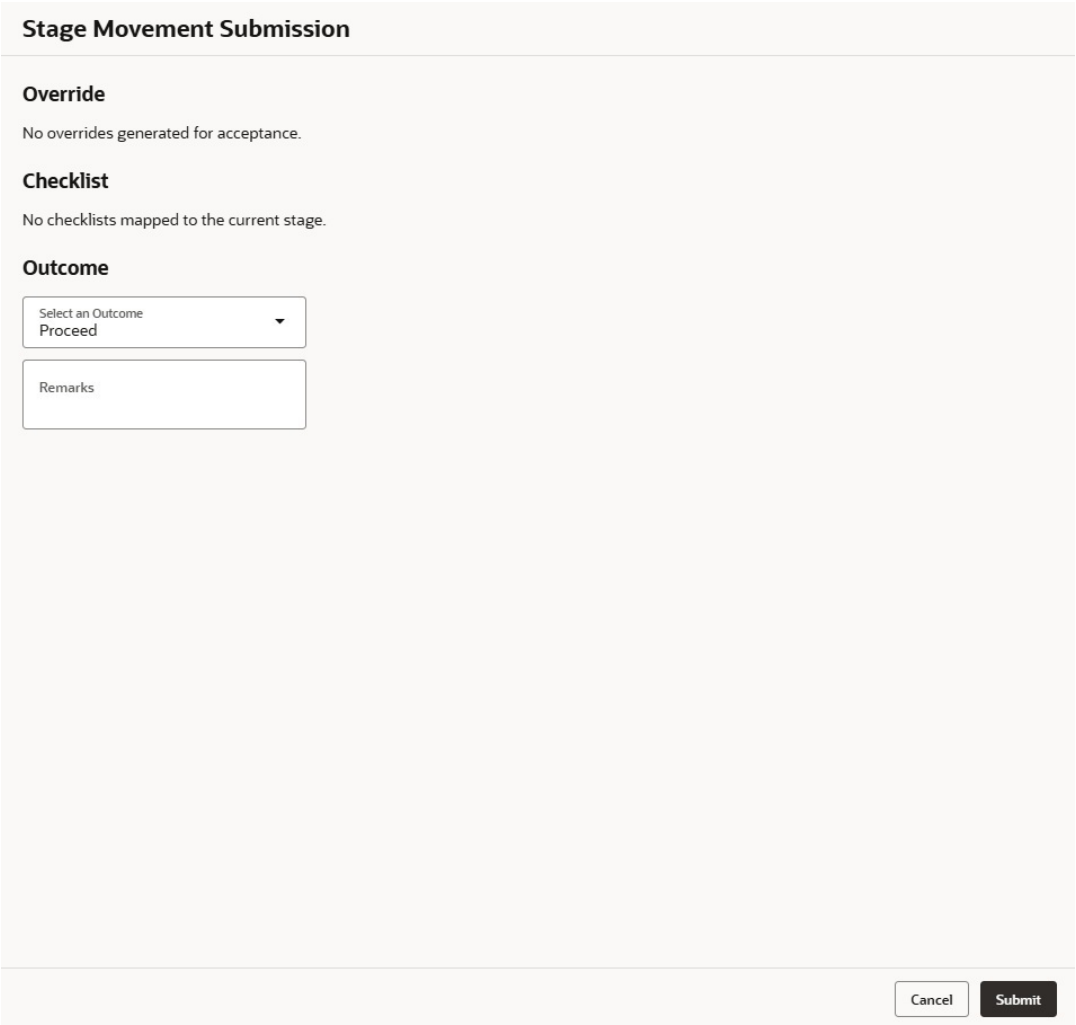
Table 3-26 Review - Field Description

Data Segment	Description
Document Generation	Displays the number of documents in each status within the document generation data segment.
Documents Acceptance	Displays the number of documents in each status within the document acceptance data segment.

2. Click **Submit** to reach the **Stage Movement Submission** screen, where the overrides, checklist and documents for this stage are verified.

   The **Stage Movement Submission** screen displays.

Figure 3-42 Stage Movement Submission



In this 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.

3. In case of override, click **Accept Overrides & Proceed** to proceed or click **Proceed**.

   The **Checklist** screen appears.

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4. In the **Checklist** screen the system displays the error message if document checklist is not verified. Click **Proceed Next** to proceed to **Stage Movement Submission** screen.
5. In the **Stage Movement Submission** screen, select appropriate option from the **Select to Outcome** field.
   - Select the **Proceed** to proceed with the application. By default this option is selected. It will logically complete the **Application Documents** stage for the loan application. The Workflow Orchestrator will automatically move this application to the next processing stage, **Loan Assessment**. The stage movement is driven by the business configuration for a given combination of **Process Code**, **Life Cycle** and **Business Product Code.**
   - 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 Documents** 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 [Retail Loans] to the Loan Assessment stage.

> **Note**
>
> This application will be available in the FREE TASKS list. The user who has the access rights will be able to acquire and proceed with the next processing stage of the application.

3.5 Loan 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.

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- Credit Rating Details
  This topic provides the systematic instructions to view the information on the External Rating Agencies Rating/Scores for the Applicant.
- Legal Opinion
  This topic provides the systematic instructions to capture the legal opinion provided by the bank approved lawyer and decision provided thereon.
- Valuation Details
  This topic provides the systematic instructions to capture the information on the asset valuation done by the bank approved valuator.
- Review
  This topic provides the systematic instructions to view the summary of each of the data segments in the Loan Underwriting Stage.

3.5.1 Credit Rating Details

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

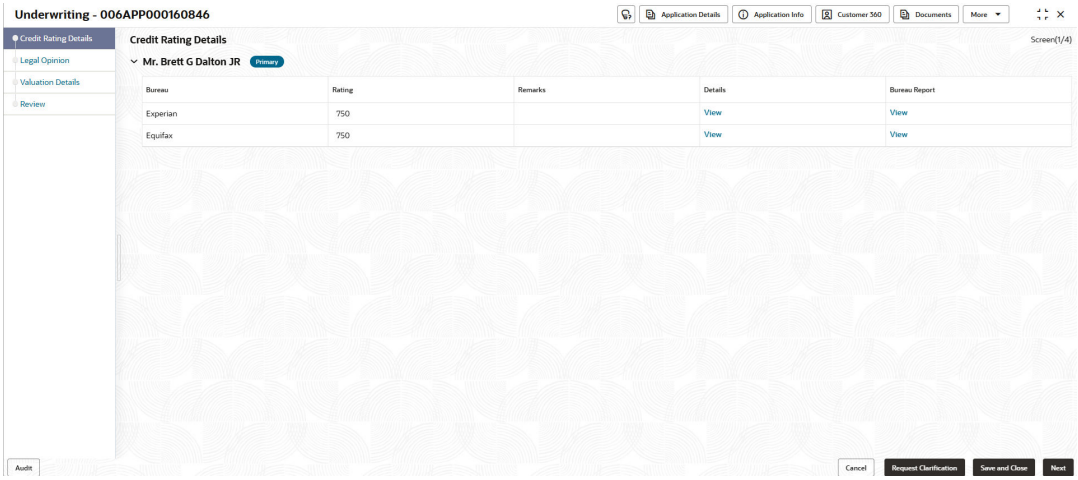
Credit Rating Details is the first data segment of **Loan Underwriting** stage. The user can acquire the application from Free Tasks list. This data segment will provide the information on the External Rating Agencies Rating/Scores for the Loan Applicant. If the applicants are more than one, accordingly 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 data segment.

To view the credit rating details of loan:

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

Figure 3-43 Credit Rating Details



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

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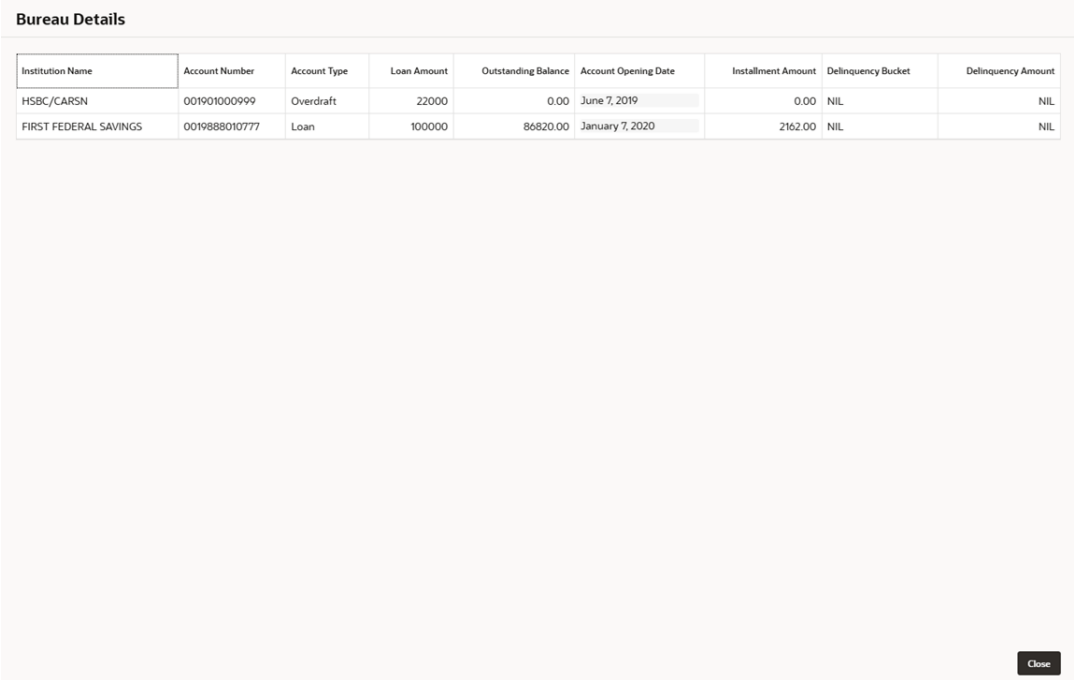
Table 3-27 Credit Rating Details – Field Description

Field	Description
<Customer Name along with applicant role tag>	Displays the customer name along with applicant role.
Bureau	Displays the name of configured bureau agency.
Ratings	Displays the credit score rating. The system populates the credit rating score from the Bureau Integration Service.
Remarks	Specify the remarks.

3. Click **View** from the **Details** column to view the additional Credit Bureau details.

   The **Additional Credit Bureau Details** screen displays.

Figure 3-44 Additional Credit Bureau Details



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

Table 3-28 Additional Credit Bureau Details – Field Description

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

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Table 3-28 (Cont.) Additional Credit Bureau Details – Field Description

Field	Description
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** from the **Bureau Report** column to view and download the bureau report from the external agency.
6. Click **Next** to navigate to the next data segment, after successfully capturing the data. The system validates for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take an action. The User cannot to proceed to the next data segment, without capturing the mandatory data.

3.5.2 Legal Opinion

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

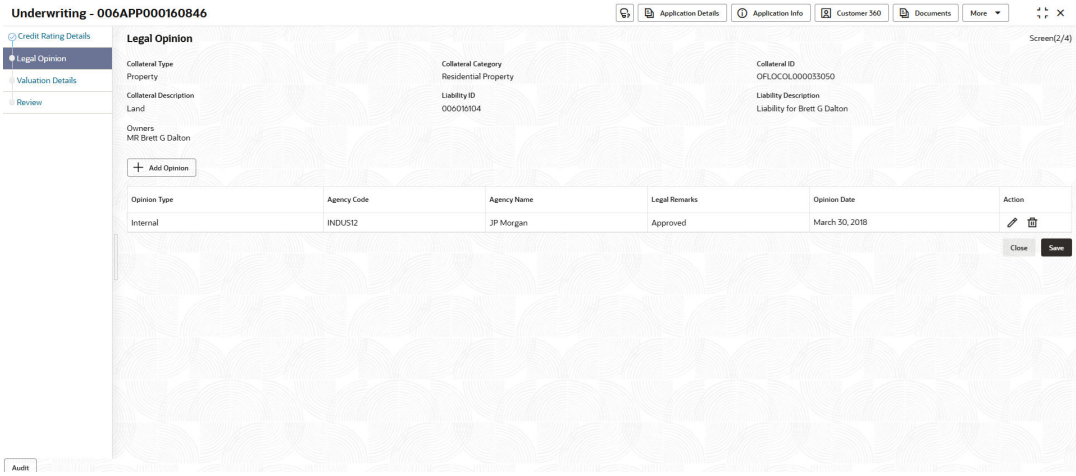
Legal Opinion is the next data segment of **Loan Underwriting** stage. This segment allows the user to capture the legal opinion provided by the bank approved lawyer and decision provided thereon.

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 3-45 Legal Opinion



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

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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 3-29 Legal Opinion – Field Description

Field	Description
Collateral Type	Displays the collateral type which is added.
Collateral Category	Displays the category of the collateral which is added.
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.
Owners	Displays the owners name of the collateral.
Add Opinion	Click **Add Opinion** to add the legal opinion received from multiple agencies (both internal and external).
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**.
Action	• Click ✓ to save the records. • Click ✕ to remove the records. • Click to edit the added records • Click to delete the added records.

3. Click **Save** to save the legal opinions.
4. Click **Next** to navigate to the next data segment, after successfully capturing the data. The system validates for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take an action. The User cannot to proceed to the next data segment, without capturing the mandatory data.

3.5.3 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.

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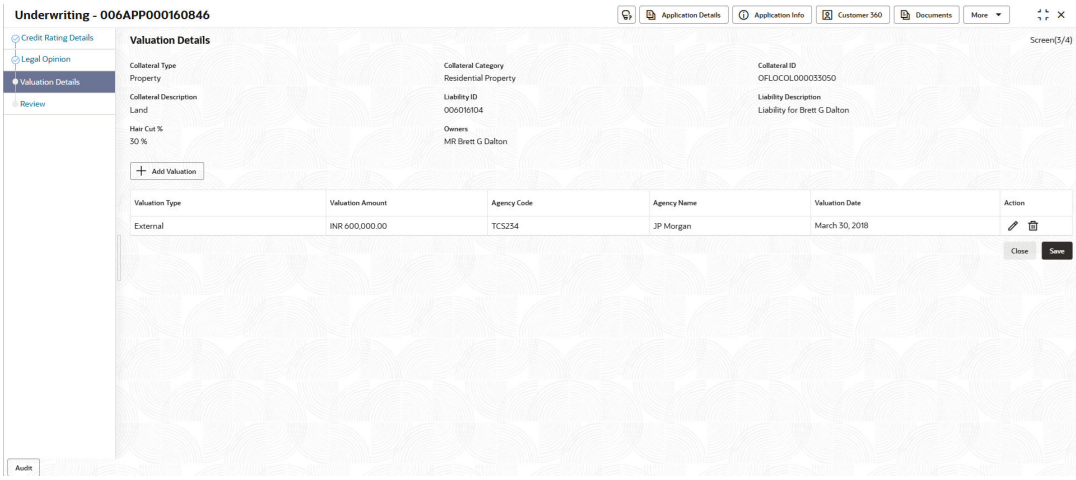
The **Valuation Details** screen displays.

Figure 3-46 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 3-30 Valuation Details – Field Description

Field	Description
Collateral Type	Displays the collateral type which is added.
Collateral Category	Displays the category of the collateral which is added.
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.
Owners	Displays the owners name of the collateral.
Add Valuation	Click **Add Valuation** to add valuation details. Add the valuation details if the collateral is evaluated.
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**.

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Table 3-30 (Cont.) Valuation Details – Field Description

Field	Description
Action	• Click ✓ to save the records. • Click ✕ to remove the records. • Click to edit the added records • Click to delete the added records.

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

3.5.4 Review

This topic provides the systematic instructions to view the summary of each of the data segments in the Loan Underwriting Stage.

The system displays the summary of each of the data segments in the given stage.

To view the summary of all the data segments:

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

   The **Review** screen displays.

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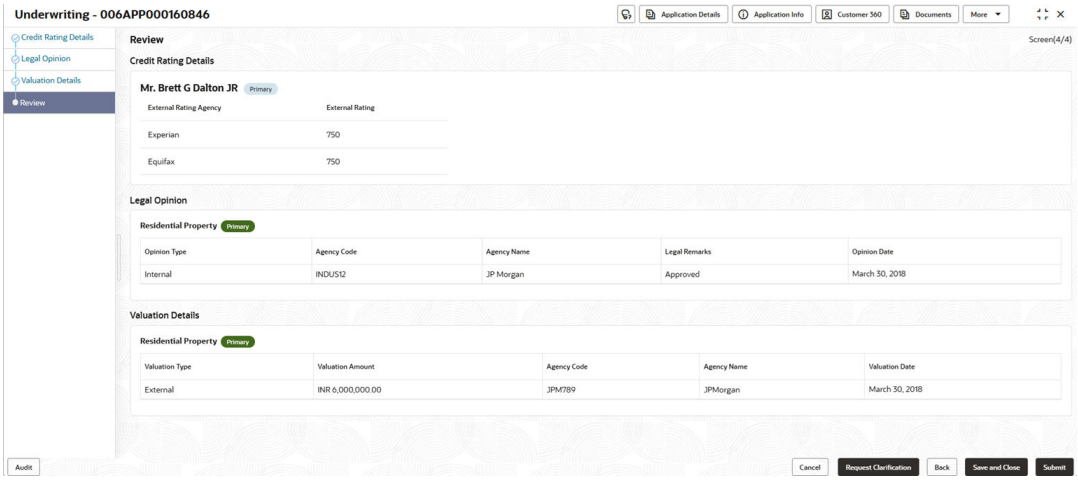
Figure 3-47 Review - Underwriting



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

Table 3-31 Review - Loan Underwriting – Field Description

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

2. Click **Submit** to reach the **Stage Movement Submission** screen, where the overrides, checklist and documents for this stage are verified.

   The **Stage Movement Submission** screen displays.

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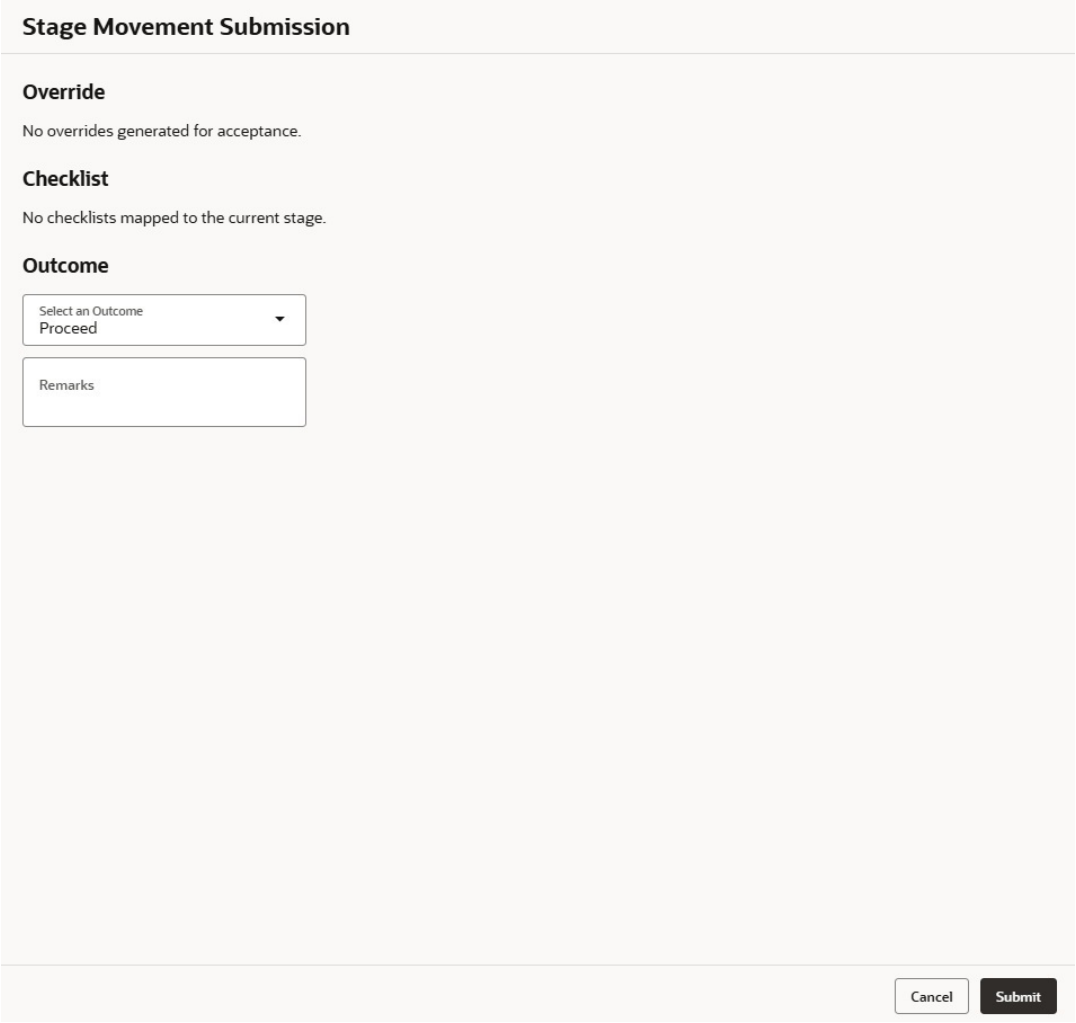
Figure 3-48 Stage Movement Submission



In this 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.

3. 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 to **Stage Movement Submission** screen.

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

   - Select the **Proceed** to proceed with the application. By default this option is selected. It will logically complete the **Loan Underwriting** stage for the loan application. The Workflow Orchestrator will automatically move this application to the next processing stage, **Loan Assessment**. The stage movement is driven by the business configuration for a given combination of **Process Code**, **Life Cycle** and **Business Product Code.**

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- 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 **Loan Underwriting** 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 [Retail Loans] to the **Loan Assessment** stage.

> **Note**
>
> This application will be available in the FREE TASKS list. The user who has the access rights will be able to acquire and proceed with the next processing stage of the application.

3.6 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.
- Review
  This topic provides the systematic instructions to view the summary of each data segment in the Loan Assessment stage.

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3.6.1 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.

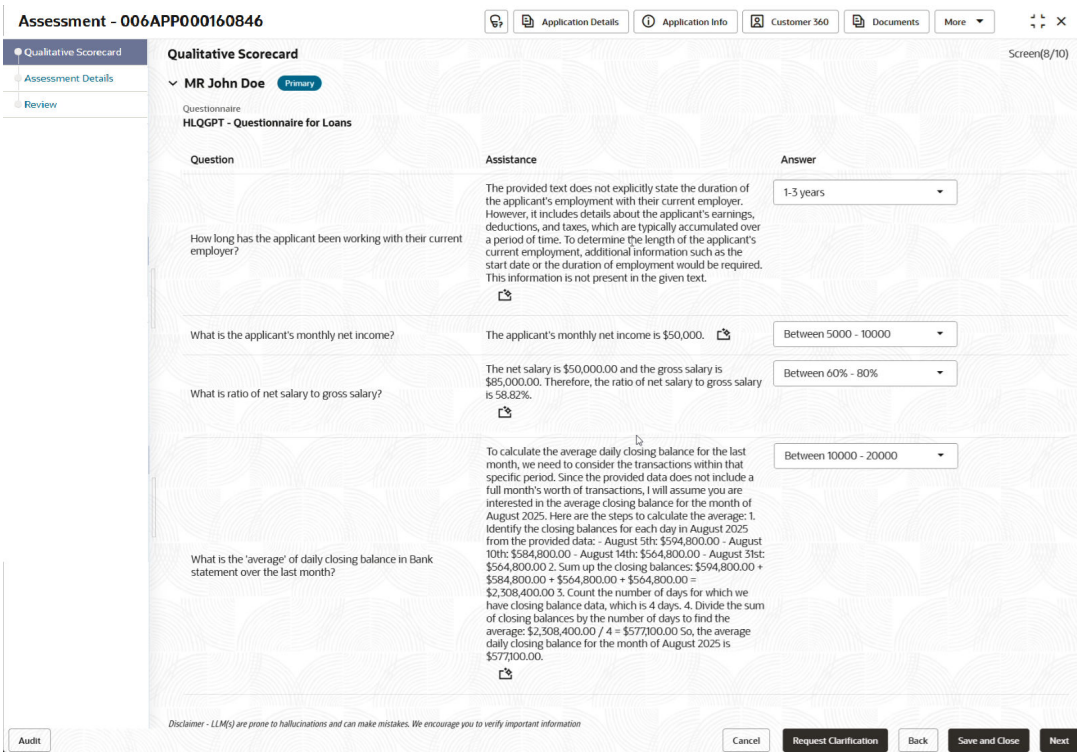
The Qualitative score card screen enables the user to capture the relevant evaluation details Applicant wise (if more than one applicant) and the scores are automatically displayed based on the Question / Answer configuration provided for this type of score card. The relevant qualitative score card ID 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 3-49 Qualitative Scorecard



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

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

Table 3-32 Qualitative Scorecard – Field Description

Field	Description
Applicant Name	Displays the name of the applicant.

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Table 3-32 (Cont.) Qualitative Scorecard – Field Description

Field	Description
Questionnaire Code	Displays the Questionnaire code.
Questionnaire Description	Displays the description of the Questionnaire code.
Question	Displays the question configured for the Questionnaire code.
Assistance	Display the answers that returned by Generative AI. This responses are suggested based on the applicant's documents that are uploaded and sent to the Large Language Model. This field appears if the **AI Suggested Answers (Scorecard)** option is selected in the **Allowed AI features** field of the **Origination Preferences** screen.
	Click this icon to view the citations for the source of information relevant to the question on the screen. This icon displays when the **AI Suggested Answers (Scorecard)** feature is enabled in the **Origination Preferences** screen.
Answer	Select the answer from the drop-down values available. The answers are populated based on the Answers configured in the Questionnaire code. According to the AI feature enabled in the **Origination Preference** screen, the drop-down value is automatically selected based on the response from the Large Language Model.

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

3.6.2 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.

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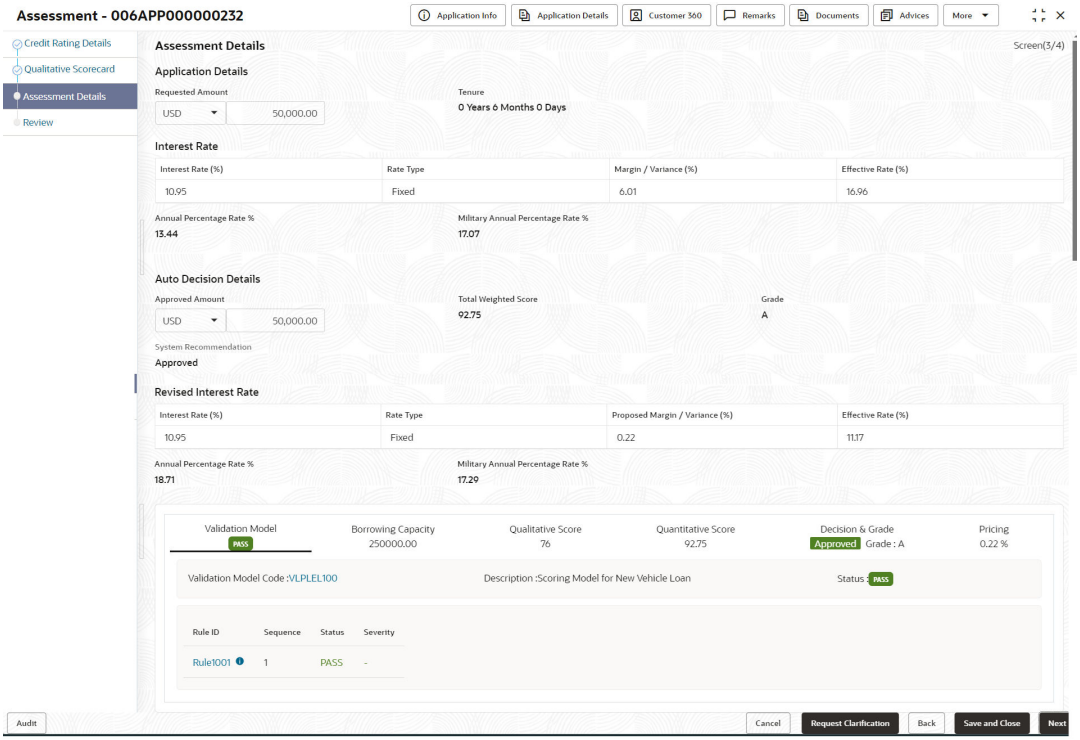
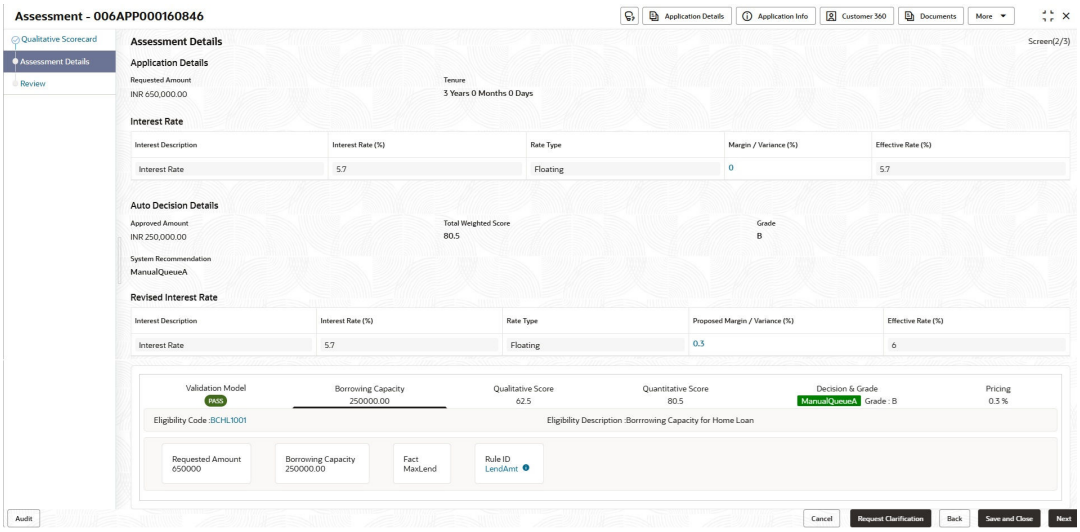
Figure 3-50 Assessment Details - Validation Model



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 3-51 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.

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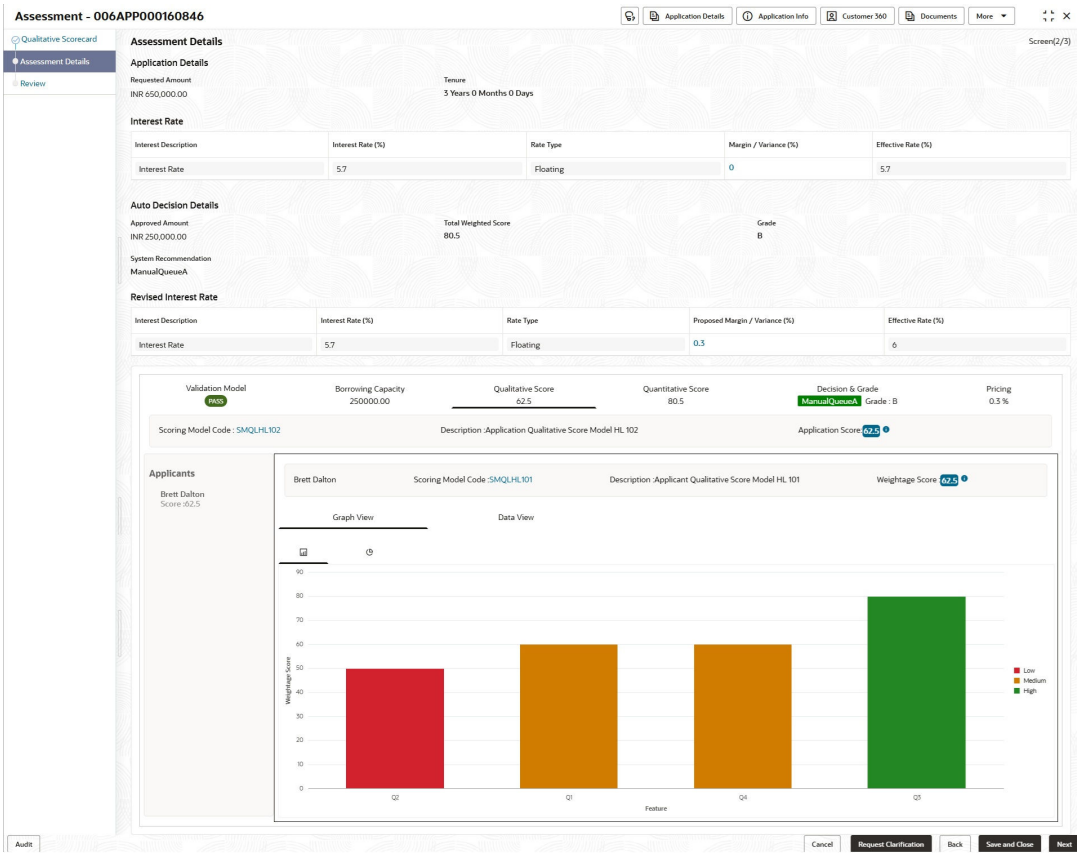
Figure 3-52 Assessment Details – Qualitative Score – Graph View



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.

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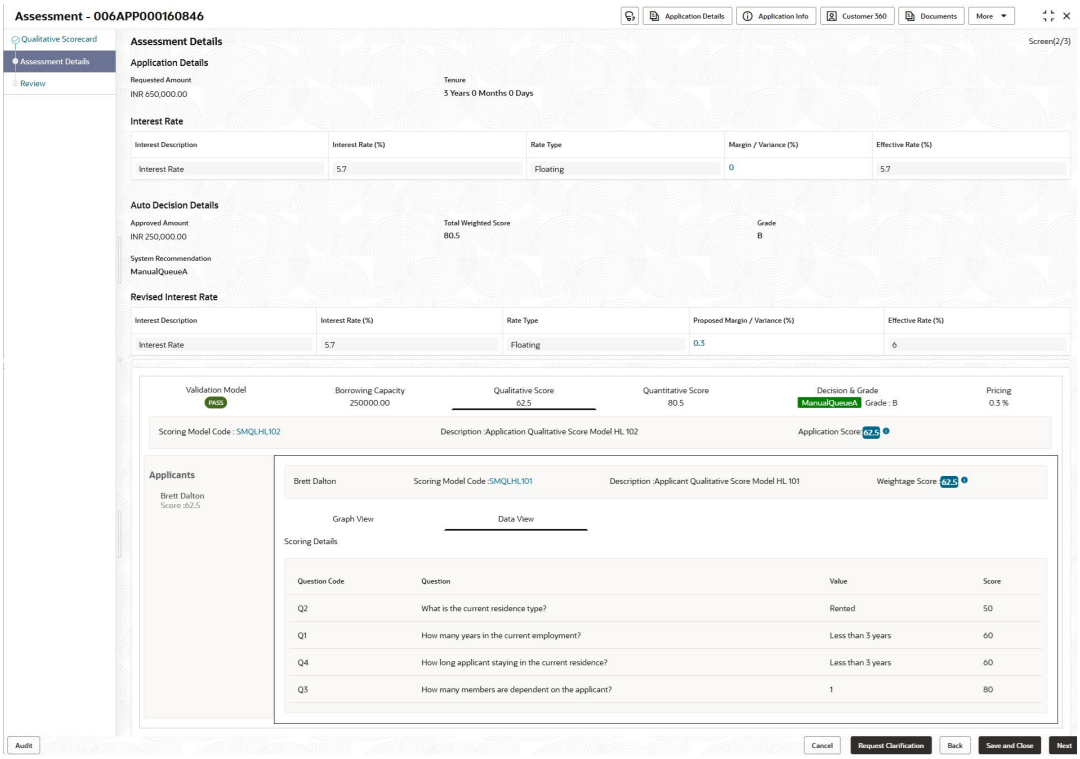
Figure 3-53 Assessment Details – Qualitative Score – Data View



> **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.

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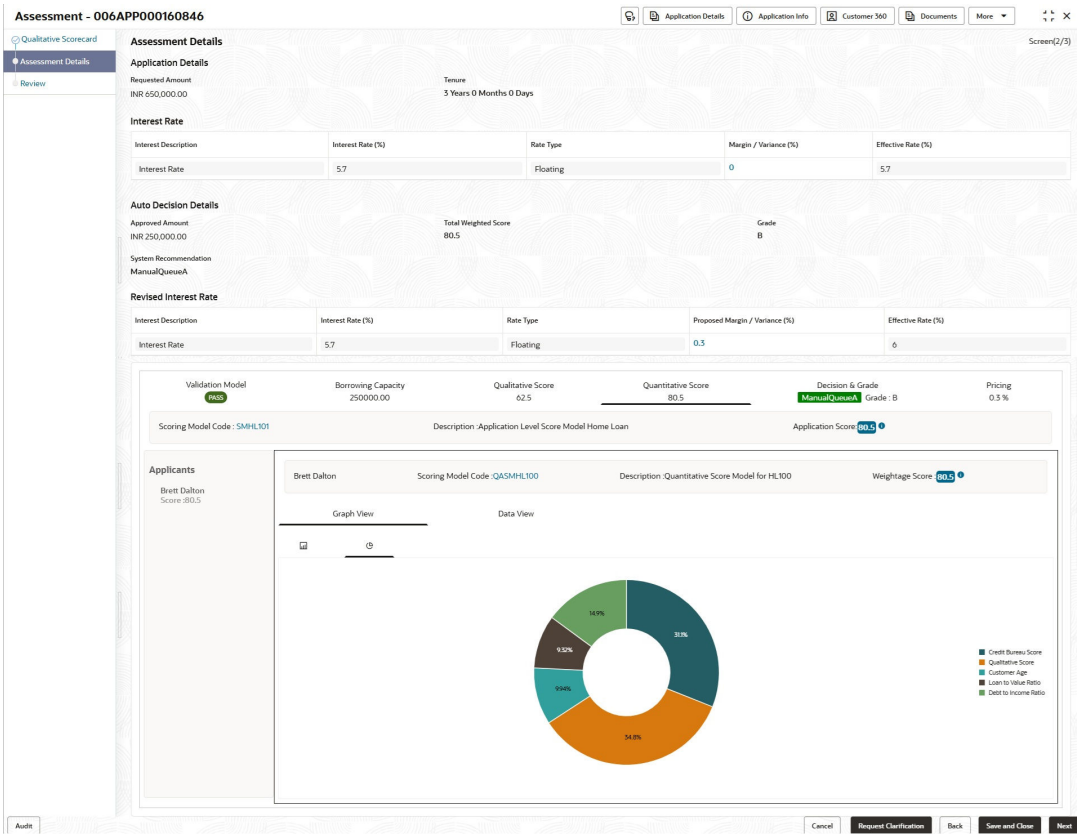
Figure 3-54 Assessment Details – Quantitative Score – Graph View



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.

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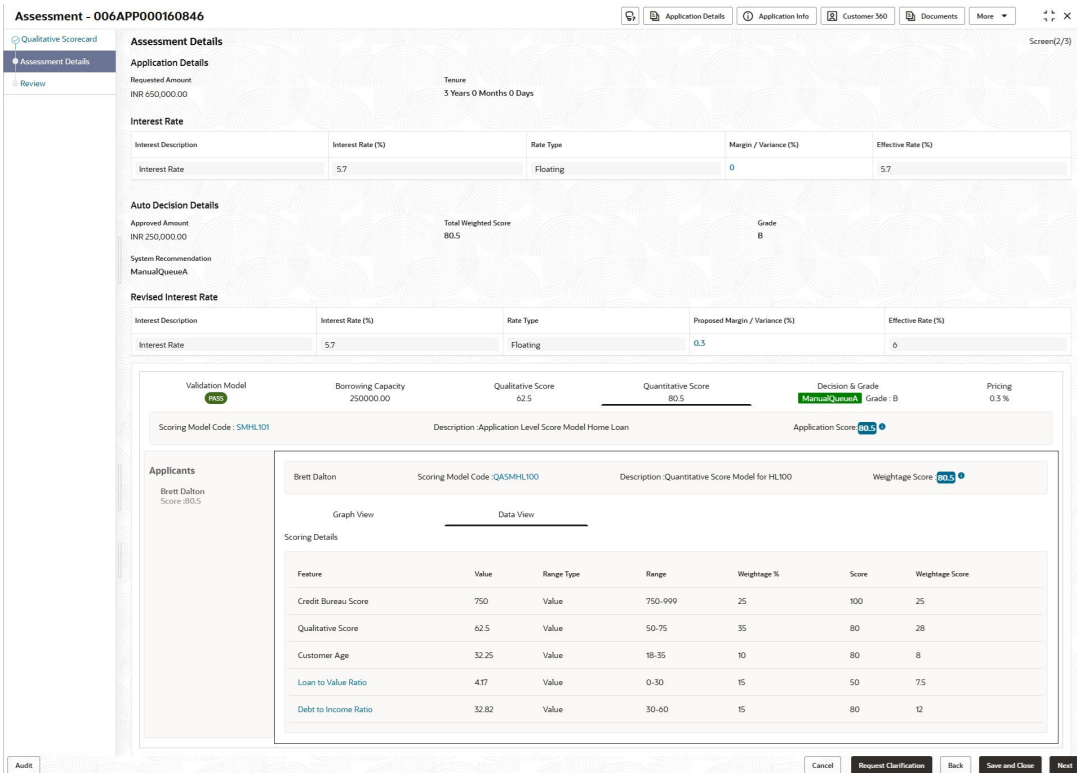
Figure 3-55 Assessment Details – Quantitative Score – Data View



> **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.

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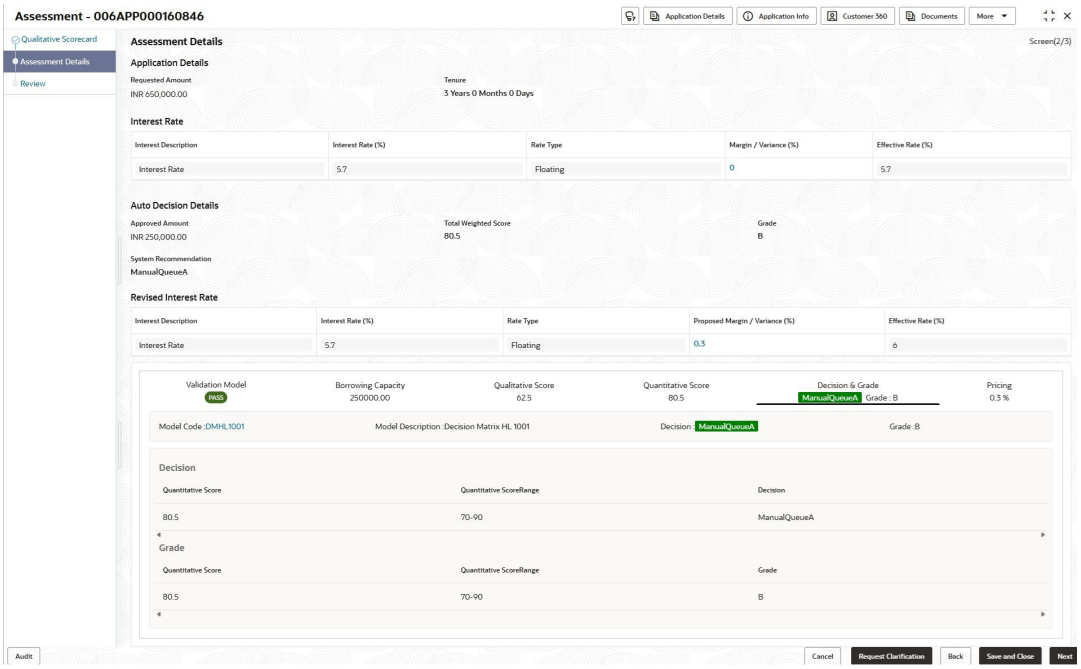
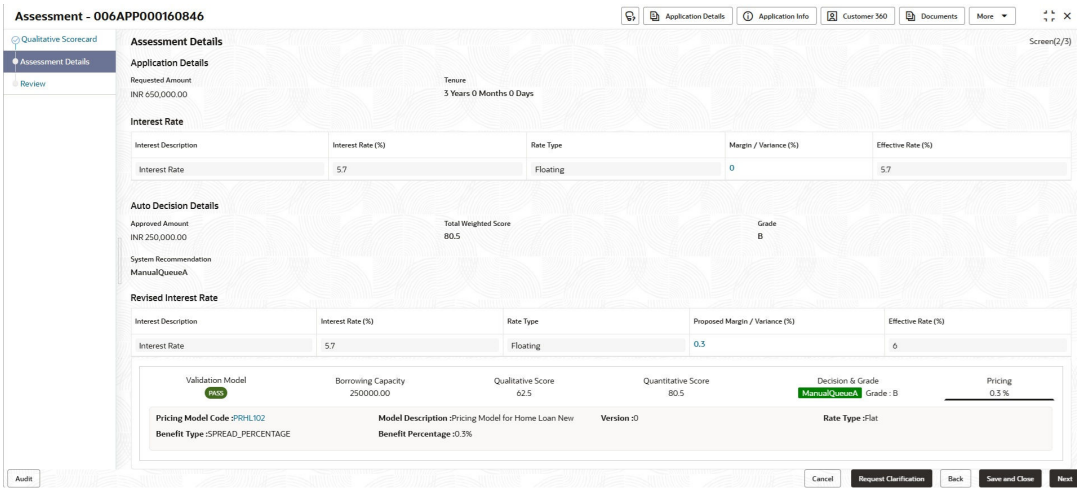
Figure 3-56 Assessment Details – Decision & Grade



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

Figure 3-57 Assessment Details – Pricing



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

Table 3-33 Assessment Details – Field Description

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

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Table 3-33 (Cont.) Assessment Details – Field Description

Field	Description
Base Rate	Displays the interest rate without including margin/variance.
Margin / Variance(%)	Click the link of margin or variance in percentage. It displays the pop-up list of all margins. • **Product Margin** • **Risk based Margin** • **Discretionary Margin** • **Relationship Benefit Margin** • **Bundle Margin** The Margin field appears if the **Rate Type** is selected as **Floating**. The Variance field appears if the **Rate Type** is selected as **Fixed**. The **Bundle Margin** is displayed in the drop-down list only if loan is opened as part of a bundle application and bundle margin benefit is applicable.
Total Weightage Score	Displays the total weightage score.
Approved Amount	Displays the approved loan amount. If the **System Recommendation** is **Approved**. This field appears blank if the **System Recommendation** is **Manual** and **Rejected.**
Proposed Margin	Displays the margin proposed by Decision service in percentage. This field displays if the **Rate Type** is selected as **Floating.**
Proposed Variance	Displays the variance proposed by Decision service in percentage. This field displays if the **Rate Type** is selected as **Fixed**
Effective Rate	Displays the effective rate of interest.
System Recommendation	Displays the system recommendations. The available options are: • **Approved** • **Manual** • **Rejected**
Reject Reason	Select the reject reason.
Grade	Displays the grade of the applicant.
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.

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Table 3-33 (Cont.) Assessment Details – Field Description

Field	Description
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.
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.

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Table 3-33 (Cont.) Assessment Details – Field Description

Field	Description
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.
Credit Appraisal Memorandum	Click the **Credit Appraisal Memorandum Advice** link under **Quick Links** to generate the Credit Appraisal Memorandum. The Credit Appraisal Memorandum summarizes the borrower's profile, credit assessment and decision details. User can view it under the **Advices** link.

> **Note**
>
> Based on the range of qualitative and quantitative scores, the system provides a suggestive recommendation and the requested loan 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.

3.6.3 Review

This topic provides the systematic instructions to view the summary of each data segment in the Loan Assessment stage.

The system shows the summary of each data segment in the given stage.

To view the summary of all the data segments:

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

   The **Review** screen displays.

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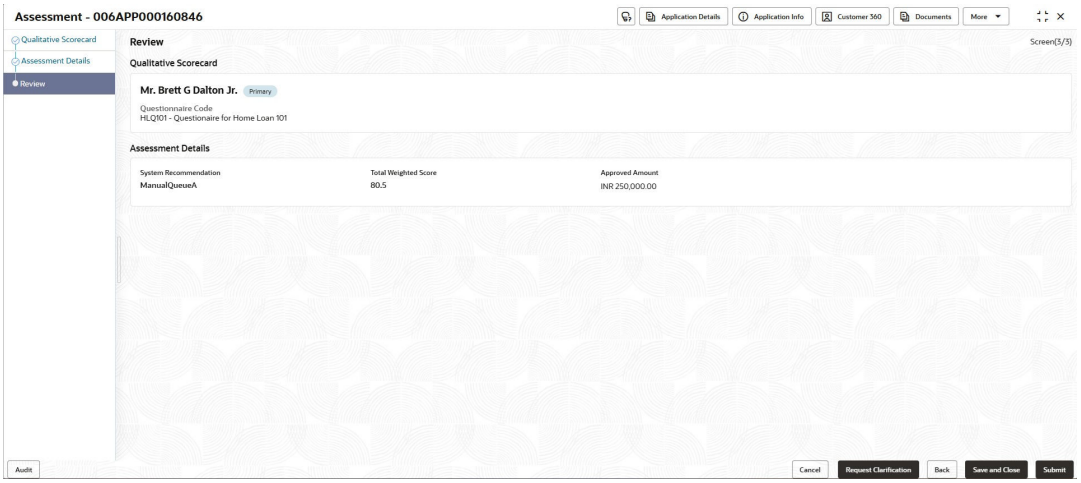
Figure 3-58 Review - Assessment



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

Table 3-34 Review - 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 **Stage Movement Submission** screen, where the overrides, checklist and documents for this stage are verified.

   The **Stage Movement Submission** screen displays.

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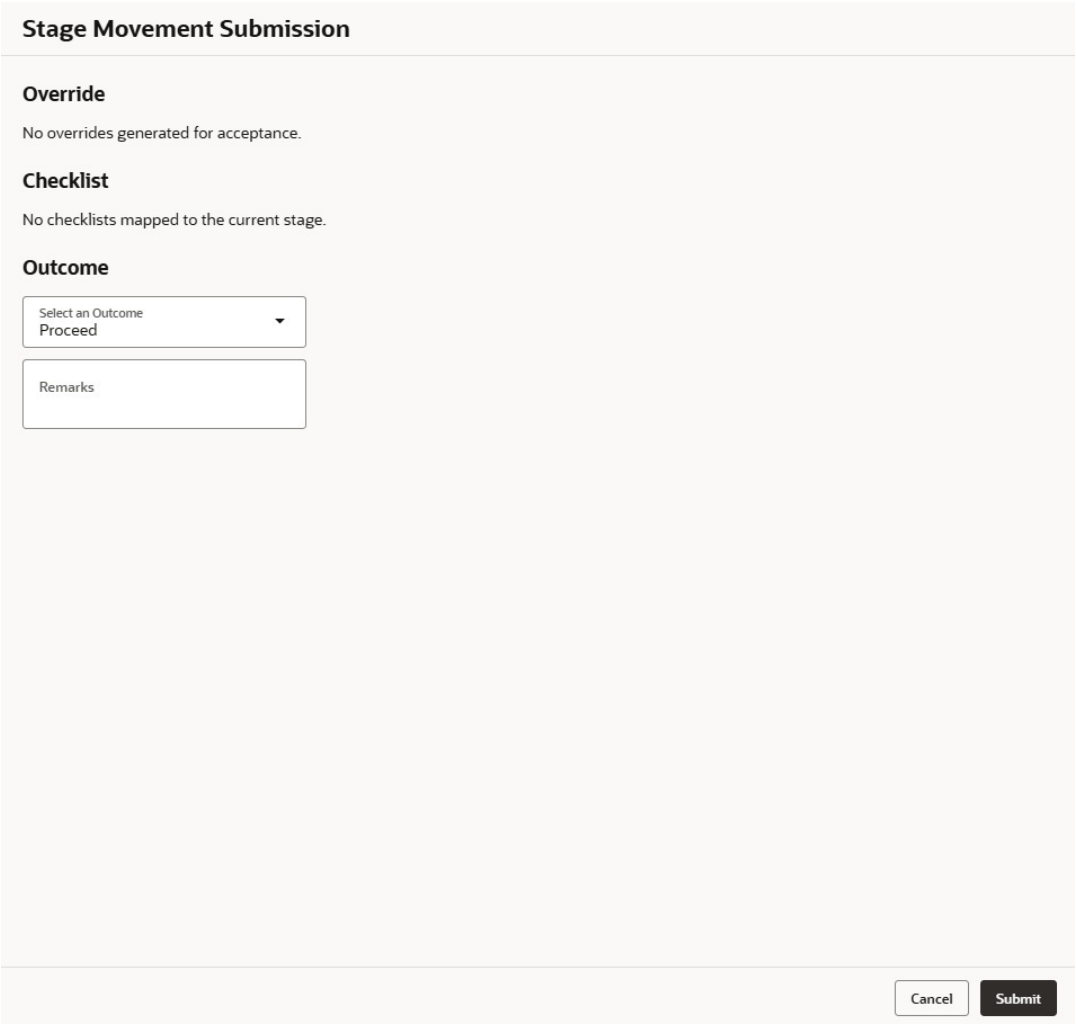
Figure 3-59 Stage Movement Submission



In this 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.

3. 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 to **Stage Movement Submission** screen.

5. In the **Stage Movement Submission** screen, select appropriate option from the **Select to Outcome** 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.

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  - 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 **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.
- 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 [Retail Loans] to the Manual Credit Assessment stage.

> **Note**
>
> This application will be available in the FREE TASKS list. The user who has the access rights will be able to acquire and proceed with the next processing stage of the application.

3.7 Manual Credit 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.

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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.
- Review
  This topic provides the systematic instruction to view all the data segments in the Manual Credit Assessment stage.

3.7.1 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 Tasks**.

   The **Manual Credit Assessment** screen displays.

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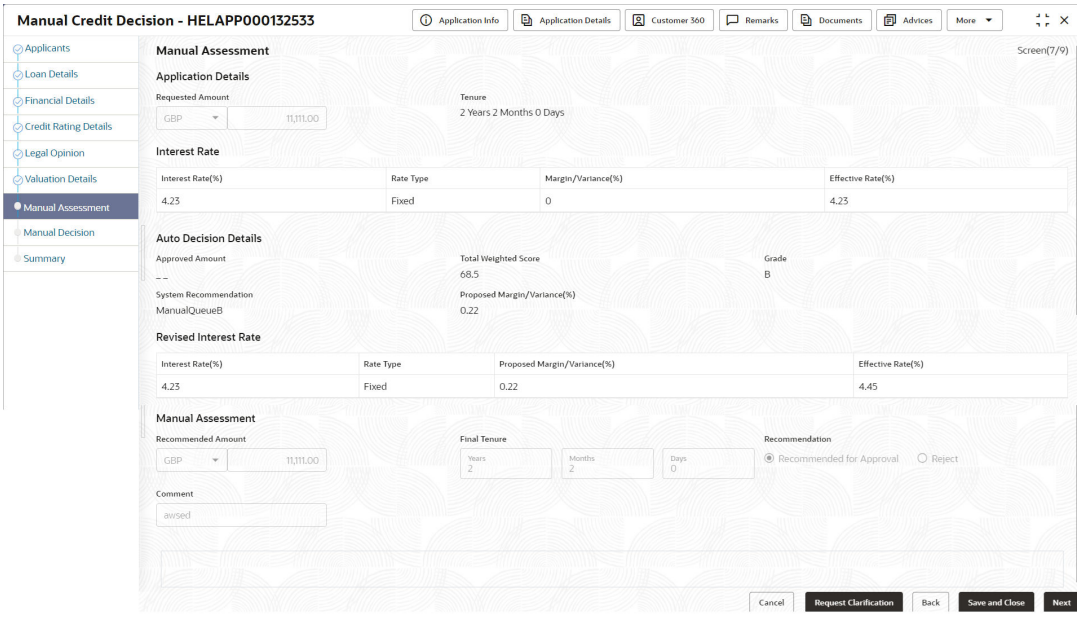
Figure 3-60 Manual Credit Assessment



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 3-35 Manual Credit Assessment – Field Description

Field	Description
Requested Amount	Displays the requested amount.
Tenure	Displays the loan tenure.
Interest Rate	This section displays the following details of interest rate.
Interest Description	Displays the interest description of the selected interest rate code.
Interest Rate (%)	Displays the interest rate. The system validates the Floor and Ceiling rates for each interest component. • If the effective rate is less than the floor rate, the system stamps the floor rate for that component. • If the effective rate is greater than the ceiling rate, the system stamps the ceiling rate for that component.
Rate Type	Displays the type of interest rate which is applied.

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Table 3-35 (Cont.) Manual Credit Assessment – Field Description

Field	Description
Margin / Variance (%)	Click the link of margin or variance in percentage. It displays the pop-up list of all margins. • **Product Margin** • **Risk based Margin** • **Discretionary Margin** • **Relationship Benefit Margin** • **Bundle Margin** The Margin field appears if the **Rate Type** is selected as **Floating**. The Variance field appears if the **Rate Type** is selected as **Fixed**. The **Bundle Margin** is displayed in the drop-down list only if loan is opened as part of a bundle application and bundle margin benefit is applicable.
Effective Rate (%)	Displays the effective rate of interest.
Auto Decision Details	This section displays the following details of auto decision.
Approved Amount	Displays the approved amount. This field will be blank for Manual Assessment.
Total Weighted Score	Displays the total weighted score.
System Recommendation	Displays the system recommendation for auto credit decision.
Revised Interest Rate	This section displays the revised interest rate based on the details updated in **Manual Assessment** section.
Proposed Margin/Variance (%)	Displays the margin/variance proposed by Decision service in percentage. This field displays **Margin (%)** if the **Rate Type** is selected as **Floating**. This field displays **Variance (%)** if the **Rate Type** is selected as **Fixed**.
Execution Summary	This section displays the execution summary of loan assessment details. For more information, refer to the Assessment Details topic
Recommended Amount	Specify the recommended loan amount.
Final Tenure	Specify the final tenure. The stage grid reappears when the final tenure changes, allowing the user to enter the revised tenure details.
Recommendation	Select the recommendations. Available options are: • **Recommended for Approval** • **Reject**
Comments	Specify the comment for the recommendation.
Reject Reason	Select the reject reason.
Credit Appraisal Memorandum	Click the **Credit Appraisal Memorandum Advice** link under **Quick Links** to generate the Credit Appraisal Memorandum. The Credit Appraisal Memorandum summarizes the borrower's profile, credit assessment and decision details. User can view it under the **Advices** link.

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.

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3.7.2 Review

This topic provides the systematic instruction to view all the data segments in the Manual Credit Assessment stage.

The system displays the summary of each of the data segments in the given stage.

To view the summary of all the data segments:

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

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

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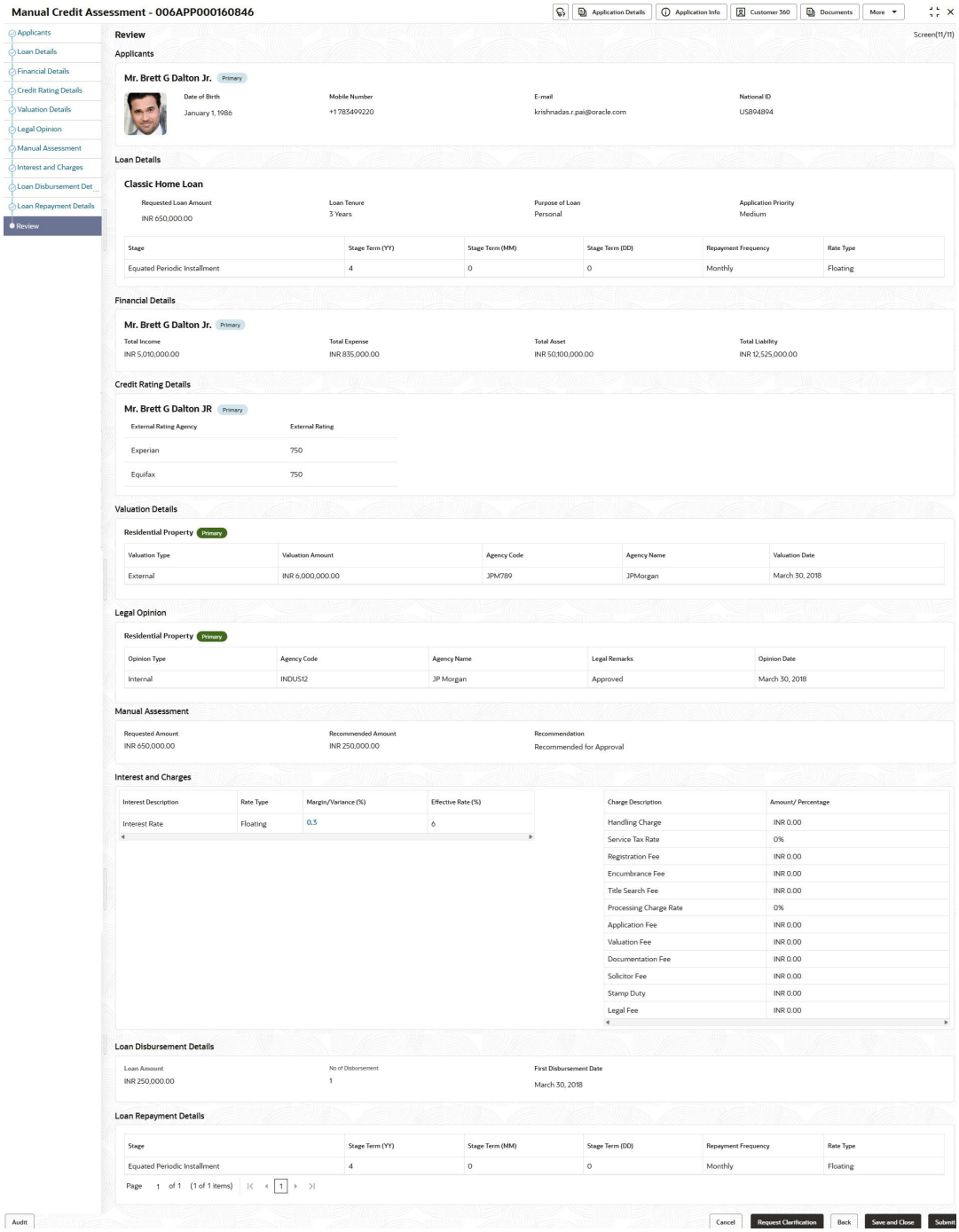
Figure 3-61 Review



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

Table 3-36 Review - Manual Credit Assessment – Field Description

Data Segment	Description
Applicants	Displays the applicant information.
Loan Details	Displays the loan details.

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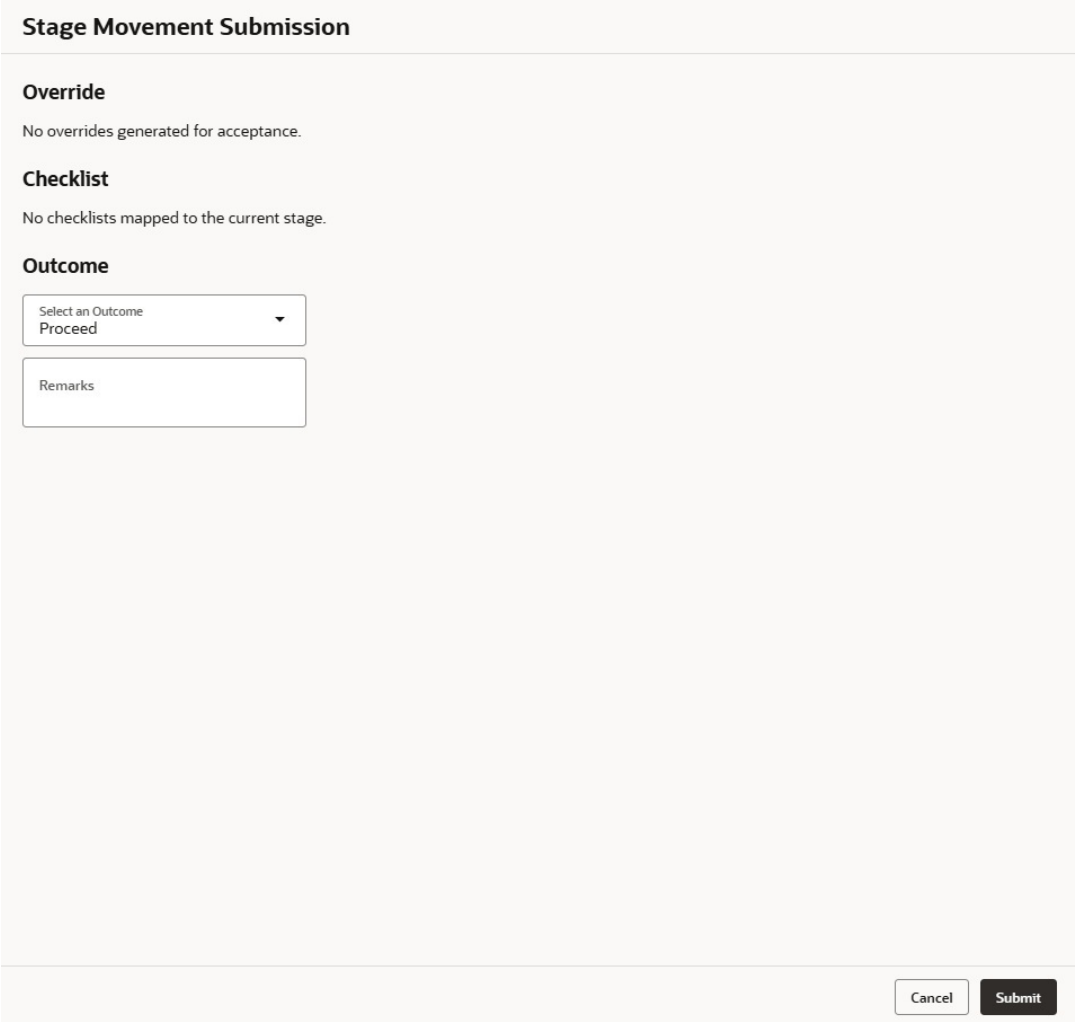
Table 3-36 (Cont.) Review - Manual Credit Assessment – Field Description

Data Segment	Description
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.
Manual Assessment Details	Displays the manual assessment details.
Interest and Charges	Displays the interest and charges details.
Loan Disbursement Details	Displays the loan disbursement details.
Loan Repayment Details	Displays the loan repayment details.

2. Click **Submit** to reach the **Stage Movement Submission** screen, where the overrides, checklist and documents for this stage are verified.

   The **Stage Movement Submission** screen displays.

Figure 3-62 Stage Movement Submission



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In this 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.

3. 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 to **Stage Movement Submission** screen.

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

   - Select the **Proceed** to proceed with the application. By default this option is selected. 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** . 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 **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.

> **Note**
>
> This application will be available in the FREE TASKS list. The user who has the access rights will be able to acquire and proceed with the next processing stage of the application.

3.8 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.

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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.
- Review
  This topic provides the systematic instruction to view all the data segments in the in the Manual Credit Decision stage.

3.8.1 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 Credit Decision** displays.

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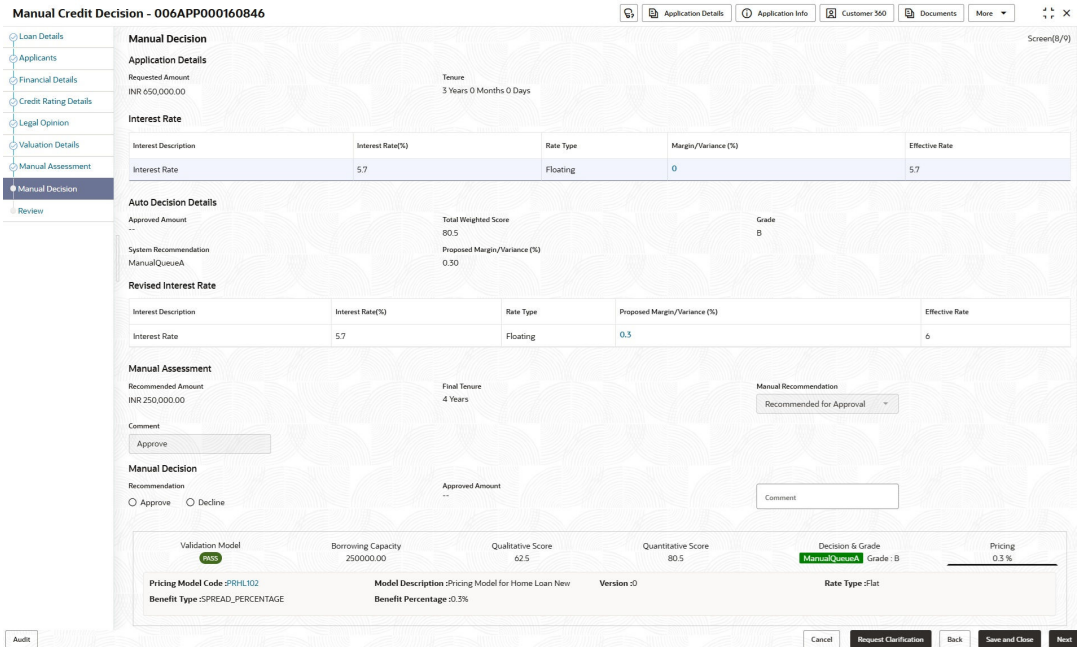
Figure 3-63 Manual Credit Decision



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 3-37 Manual Decision – Field Description

Field	Description
Requested Amount	Displays the requested amount.
Tenure	Displays the loan tenure.
Base Rate	Displays the interest rate without including margin/variance.
Rate of Interest	Displays the rate of interest.
Margin / Variance (%)	Click the link of margin or variance in percentage. It displays the pop-up list of all margins. • **Product Margin** • **Risk based Margin** • **Discretionary Margin** • **Relationship Benefit Margin** • **Bundle Margin** The Margin field appears if the **Rate Type** is selected as **Floating**. The Variance field appears if the **Rate Type** is selected as **Fixed**. The **Bundle Margin** is displayed in the drop-down list only if loan is opened as part of a bundle application and bundle margin benefit is applicable.
Total Weightage Score	Displays the total weightage score.
Approved Amount	Displays the approved amount. This field appears blank by default. If the user selects the recommendation as **Approve**, then the recommended amount gets defaulted as approved amount.

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Table 3-37 (Cont.) Manual Decision – Field Description

Field	Description
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 amount.
Final Tenure	Displays the final tenure.
Manual Recommendation	Displays the manual recommendation.
Comments	Displays the comments for the manual recommendation.
System Recommendation	Displays the system recommendations.
Reject Reason	Select the reject reason.
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.
Credit Appraisal Memorandum	Click the **Credit Appraisal Memorandum Advice** link under **Quick Links** to generate the Credit Appraisal Memorandum. The Credit Appraisal Memorandum summarizes the borrower's profile, credit assessment and decision details. User can view it under the **Advices** link.

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

3.8.2 Review

This topic provides the systematic instruction to view all the data segments in the in the Manual Credit Decision stage.

The system displays the summary of each of the data segments in the given stage.

To view the summary of all the data segments:

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

   The **Review** screen displays.

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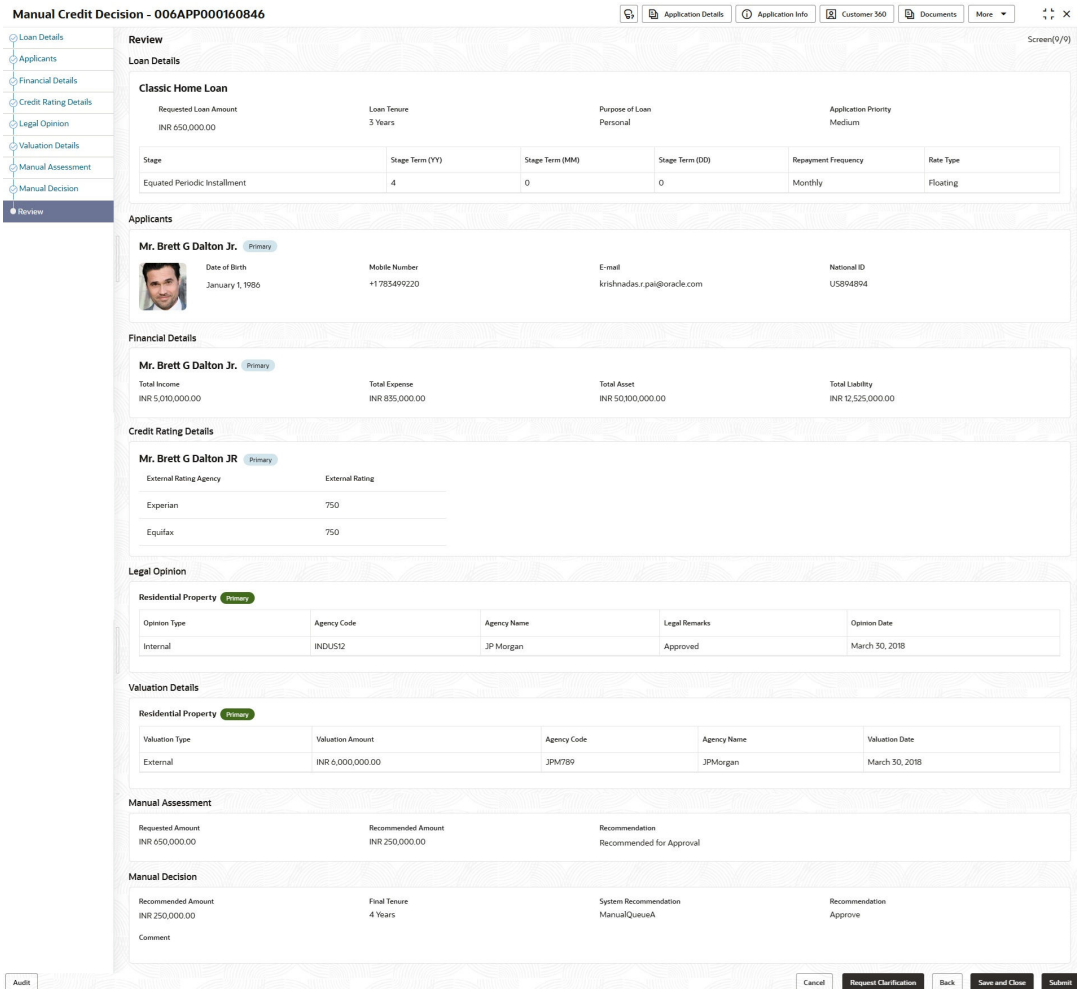
Figure 3-64 Review - Manual Credit Decision



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

Table 3-38 Review - Manual Credit Decision – Field Description

Data Segment	Description
Loan Details	Displays the loan details.
Applicants	Displays the applicant information.
Financial Details	Displays the financial details.
Credit Rating Details	Displays the credit rating details.
Legal Opinion	Displays the legal opinion.
Valuation Details	Displays the valuation details.
Manual Assessment	Displays the manual assessment details.
Manual Decision	Displays the manual decision details.

2. Click **Submit** to reach the **Stage Movement Submission** screen, where the overrides, checklist and documents for this stage are verified.

   The **Stage Movement Submission** screen displays.

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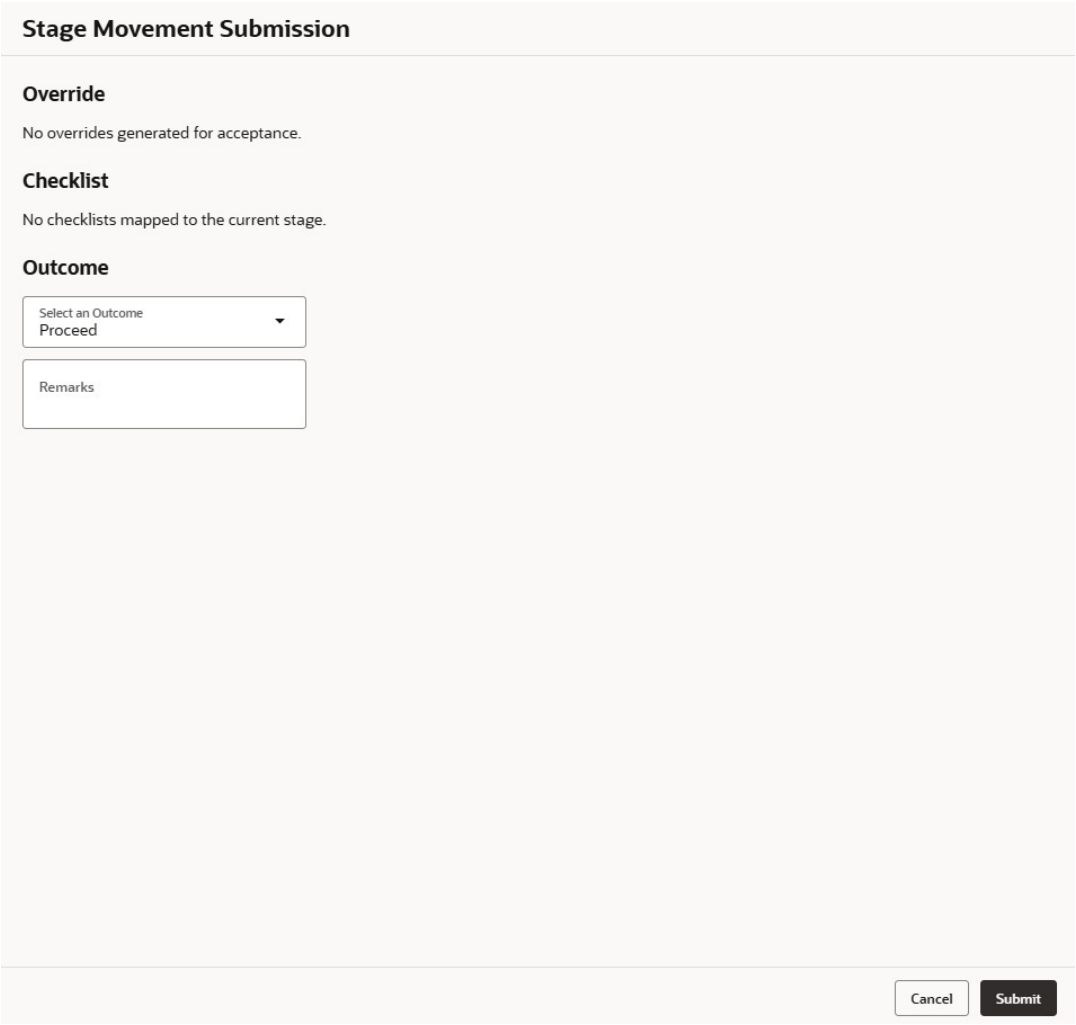
Figure 3-65 Stage Movement Submission



In this 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.

3. 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 to **Stage Movement Submission** screen.

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

   - Select the **Proceed** to proceed with the application. By default this option is selected. It will logically complete the **Manual Credit Decision** stage for the loan application. The Workflow Orchestrator will automatically move this application to the next processing stage, **Account Parameter Setup** . The stage movement is driven by the business configuration for a given combination of **Process Code**, **Life Cycle** and **Business Product Code.**

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- 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 **Manual Credit Decision** 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 Parameter Setup stage.

> **Note**
>
> This application will be available in the FREE TASKS list. The user who has the access rights will be able to acquire and proceed with the next processing stage of the application.

3.9 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** or **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:

- **Interest and Charges Details** - For detailed information, refer the Loan Interest and Charge details data segment in the Application Enrichment stage.
- **Mortgage Insurance** – For detailed information, refer the Mortgage Insurance 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.
- **Assessment Details** - For detailed information, refer the Manual Assessment data segment in the Manual Credit Assessment 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**.

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> **Note**
>
> Refer to the **Application Enrichment Stage** for the detailed explanation.

- Review
  This topic provides the systematic instruction to view all the data segments in the Account Parameter Setup stage.

3.9.1 Review

This topic provides the systematic instruction to view all the data segments in the Account Parameter Setup stage.

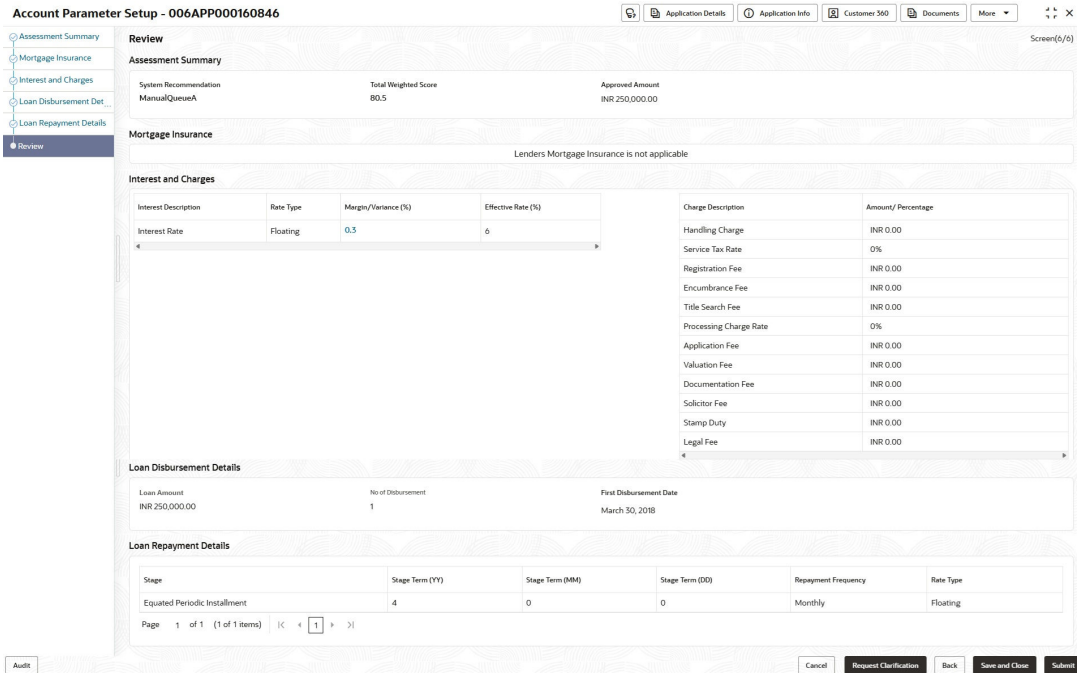
The system displays the summary of each of the data segments in the given stage.

To view the summary of all the data segments:

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

   The **Review** screen displays.

Figure 3-66 Review - Account Parameter Setup



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

Table 3-39 Review - Account Parameter Setup - Field Description

Data Segment	Description
Assessment Details	Displays the assessment details.

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Table 3-39 (Cont.) Review - Account Parameter Setup - Field Description

Data Segment	Description
Loan Interest Details	Displays the loan interest details.
Mortgage Insurance	Displays the mortgage insurance details.
Interest and Charges	Displays the interest and charges details.
Loan Disbursement Details	Displays the loan disbursement details.
Loan Repayment Details	Displays the loan repayment details

> **Note**
>
> Interest and 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 **Stage Movement Submission** screen, where the overrides, checklist and documents for this stage are verified.

   The **Stage Movement Submission** screen displays.

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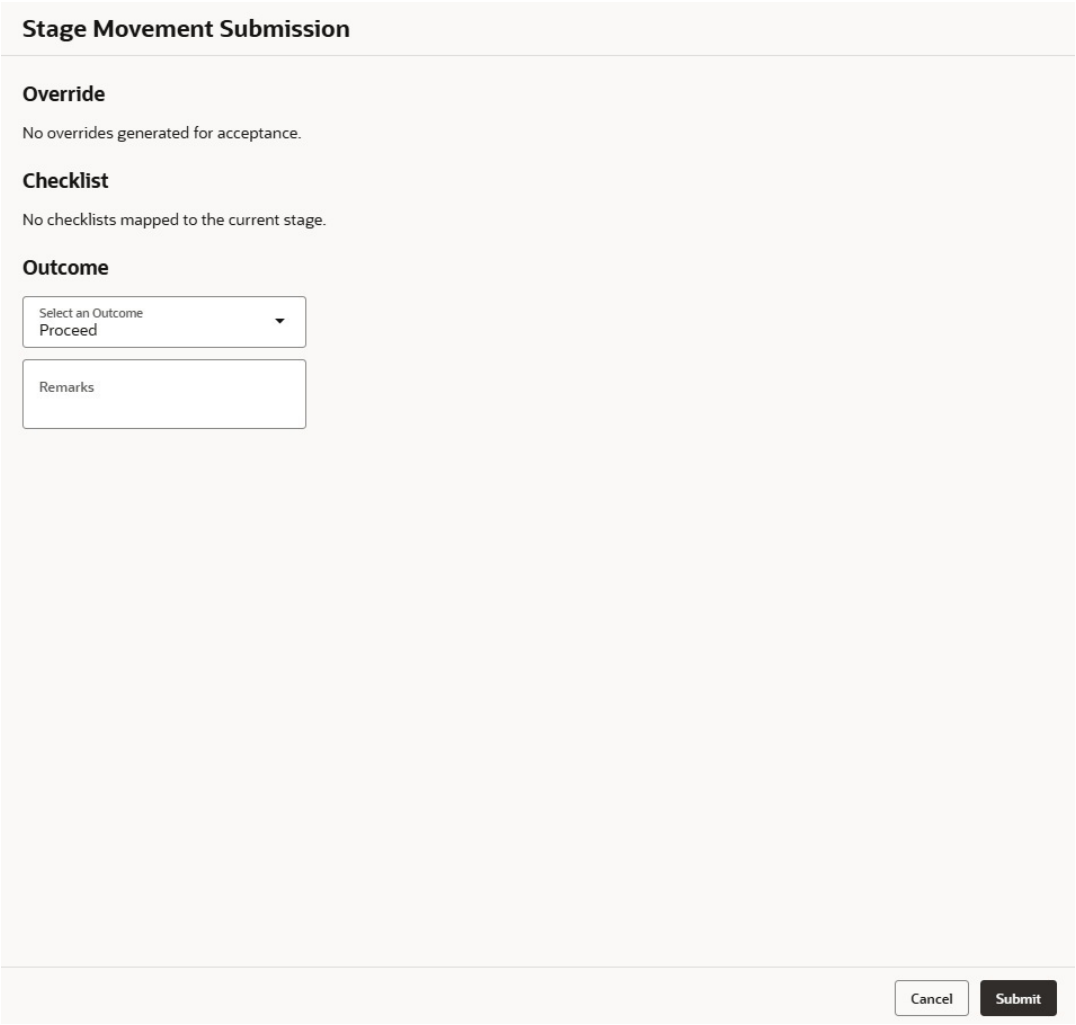
Figure 3-67 Stage Movement Submission



In this 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.

3. 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 to **Stage Movement Submission** screen.

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

   - Select the **Proceed** to proceed with the application. By default this option is selected. 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 or Offer Issue** . The stage movement is driven by the business configuration for a given combination of **Process Code**, **Life Cycle** and **Business Product Code.**

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  - 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.
- 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 **Account Parameter Setup** stage.

   The confirmation screen appears with the submission status, the Application Reference Number and the Process Application Reference Number.

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

   OR

   Click **Go to Free Task**.

   The system successfully moves the Application Reference Number along with the process reference numbers to the Supervisor Approval or Offer Issue stage.

> **Note**
>
> This application will be available in the FREE TASKS list. The user who has the access rights will be able to acquire and proceed with the next processing stage of the application.

3.10 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.
- Review
  This topic provides the systematic instruction to view all the data segments in the Supervisor Approval stage.

3.10.1 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.

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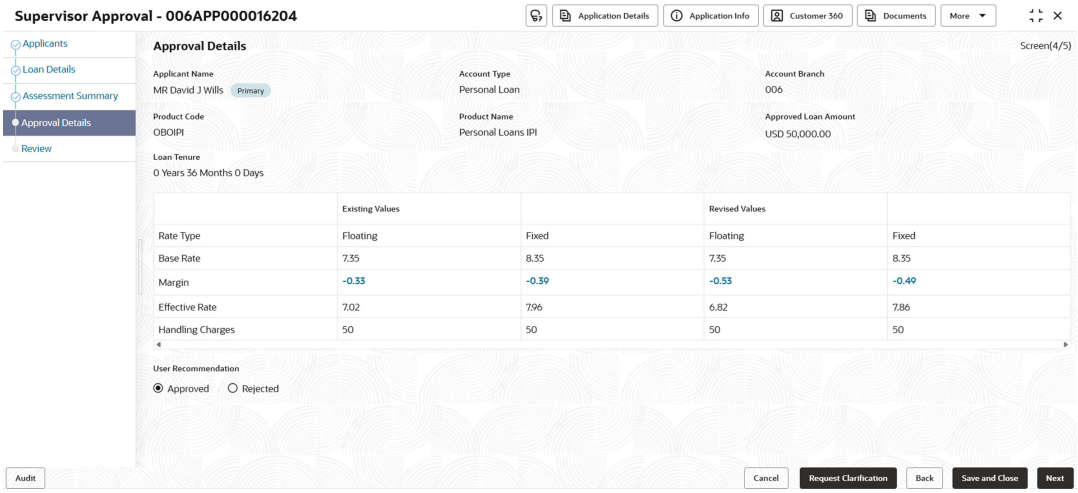
Figure 3-68 Approval Details



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 3-40 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.
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.

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Table 3-40 (Cont.) Approval Details – Field Description

Field	Description
Rate of Interest	Displays the rate of interest for the approved loan amount.
Margin/ Variance (%)	Click the link of margin or variance in percentage. It displays the pop-up list of all margins. • **Product Margin** • **Risk based Margin** • **Discretionary Margin** • **Relationship Benefit Margin** • **Bundle Margin** The Margin field appears if the **Rate Type** is selected as **Floating**. The Variance field appears if the **Rate Type** is selected as **Fixed**. The **Bundle Margin** is displayed in the drop-down list only if loan is opened as part of a bundle application and bundle margin benefit is applicable.
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.

3.10.2 Review

This topic provides the systematic instruction to view all the data segments in the Supervisor Approval stage.

The system displays the summary of each of the 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 **Review** screen displays.

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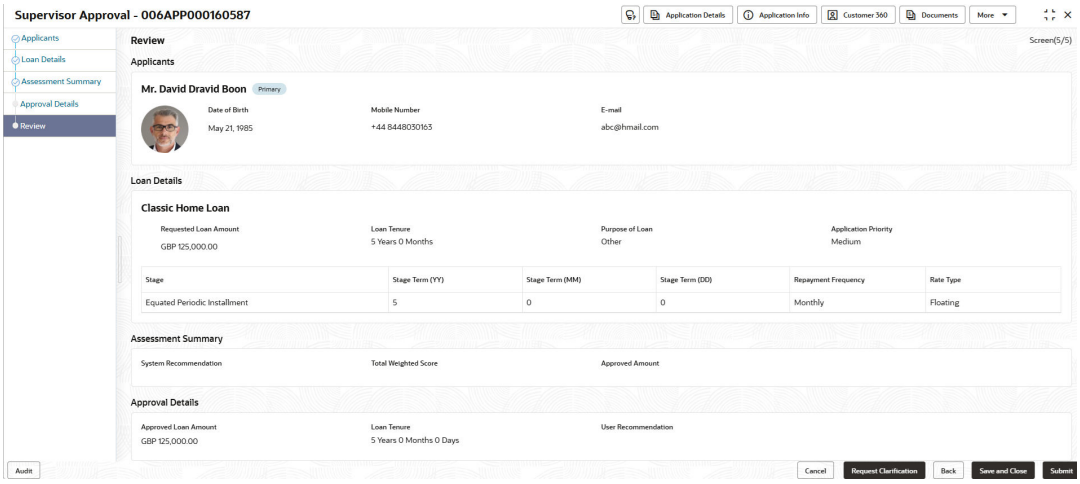
Figure 3-69 Review - Supervisor Approval



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

Table 3-41 Review – Field Description

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

2. Click **Submit** to reach the **Stage Movement Submission** screen, where the overrides, checklist and documents for this stage are verified.

   The **Stage Movement Submission** screen displays.

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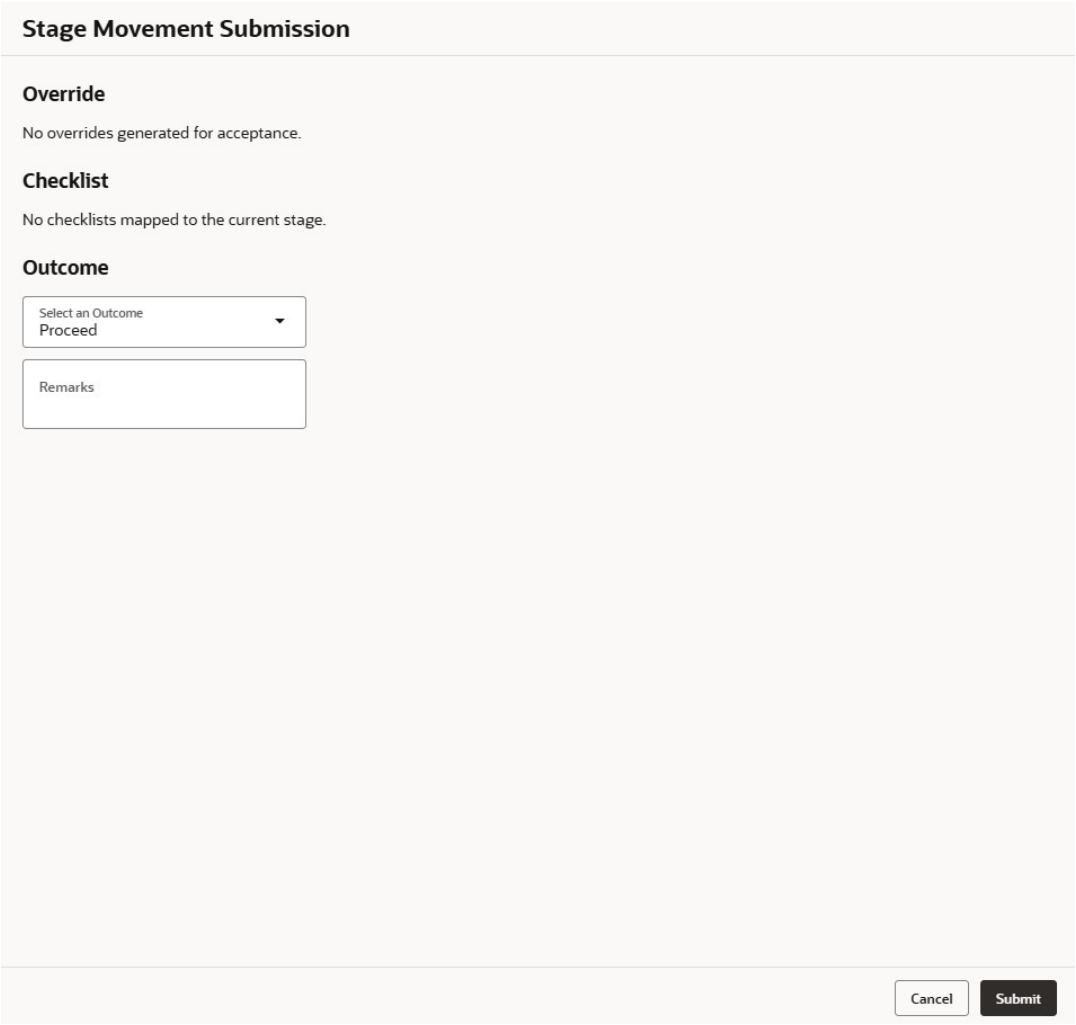
Figure 3-70 Stage Movement Submission



In this 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.

3. 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 to **Stage Movement Submission** screen.

5. In the **Stage Movement Submission** screen, select appropriate option from the **Select to Outcome** 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.

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- 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.

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 process reference numbers [Retail Loans] to the **Offer Issue** stage.

> **Note**
>
> This application will be available in the FREE TASKS list. The user who has the access rights will be able to acquire and proceed with the next processing stage of the application.

3.11 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.

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- Document Generation
  In this data segment you can generate and dispatch the documents that are configured.
- Review
  This topic describes systematic instructions to view all the details of offer issue.

3.11.1 Assessment Summary

This topic provides the systematic instructions to view the assessment summary.

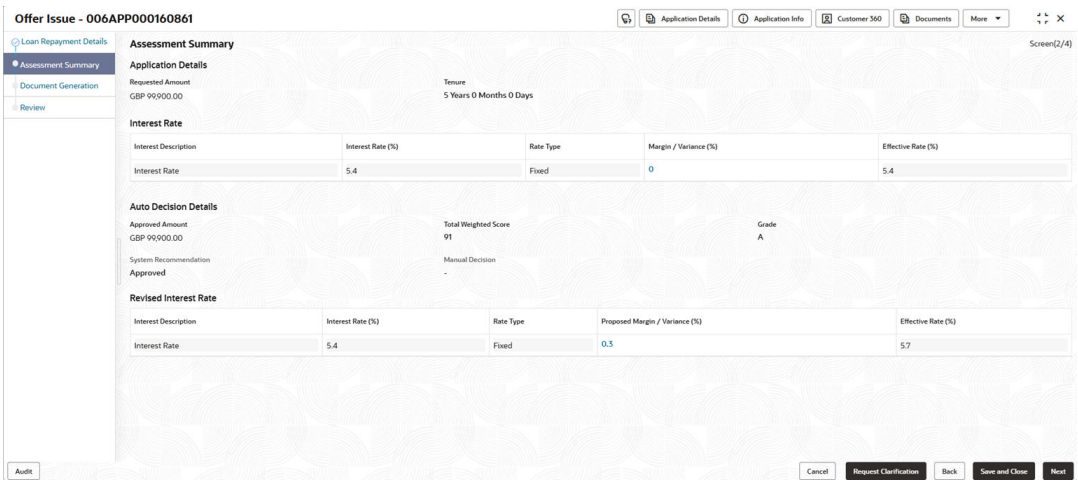
Assessment Summary is the view only data segment of Offer Issue stage.

To view the assessment summary:

1. On acquiring the Offer Issue stage from the FREE Task screen.

   The **Assessment Summary** screen displays.

Figure 3-71 Assessment Summary



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

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

Table 3-42 Assessment Summary – Field Description

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

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Table 3-42 (Cont.) Assessment Summary – Field Description

Field	Description
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.

> **Note**
>
> Before generating the offer letter, the system fetches the most recent interest rate and updates in the **Interest and Charges** data segment accordingly. This ensures that the offer letter and the loan application reflect accurate information.

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

3.11.2 Document Generation

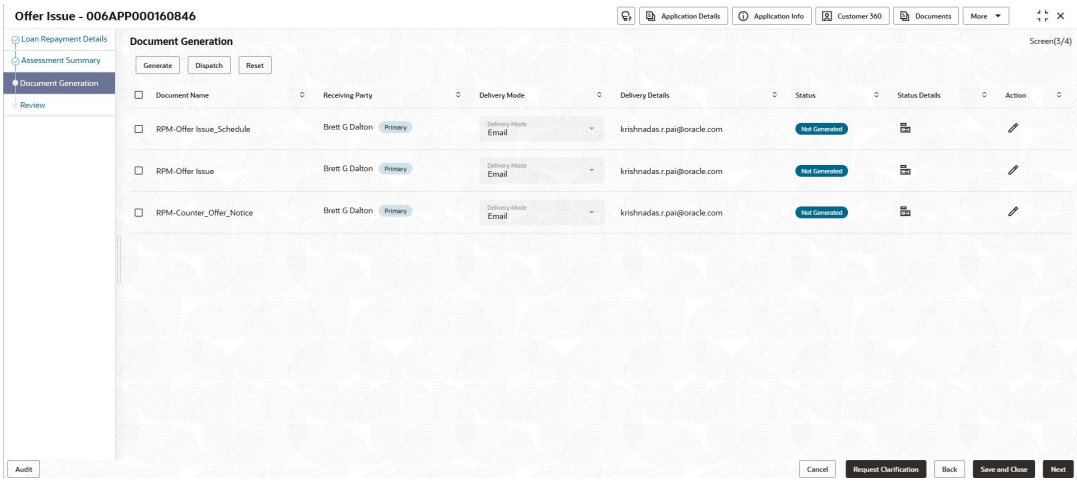
In this data segment you can generate and dispatch the documents that are configured.

In the Document Generation data segment, the list of documents that are maintained within the document generation event and fulfills the rule criteria are pre-populated in the tabular format. This document generation events are defined in the **Advice Maintenance** screen. Each documents appears separately to generate and dispatch.

To generate and dispatch the document:

1. On acquiring the **Offer Issue** task, the **Document Generation** stage is displayed.

Figure 3-72 Document Summary



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2. In the **Document Generation** section, select the check box to select the document from the list. It is mandatory to select at least one document

   The below actions can be performed on the selected document:

   - **Generate**: Click this button to generate the selected document. On clicking this button, the system invokes a call to the report generation service which generates a PDF output for the advice configured in the **Advice Maintenance** screen. Once the output is generated the documents are stored in the document managed service (DMS) along with the reference ID. This reference ID fetches the document on click the **Generate Document** link in the Document column.
   - **Dispatch**: Click this button to dispatch the selected generated documents. User can only dispatch those documents which are not already disptached. On clicking this button, the system validates whether the document is already generated. Once the validation is successful the system dispatch the document to the default setting defined in the **Advice Maintenance** screen.
   - **Reset**: Click this button to reset the action performed on the document.

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

Table 3-43 Document Generation – Field Description

Field	Description
Document Name	Displays the name of document. Click the link to fetch the document from the stored service and view the PDF output of the document. This link appears only if the document is generated.
Receiving Party	Displays the name of the applicant along with the role. The document is generated and dispatched to the applicants mentioned in this column. The name appears as captured in the Applicant data segment. If the primary or joint applicant is minor, the guardian or custodian name will display as the receiving party associated with the minor applicant.
Delivery Mode	Displays the default mode of delivery of the documents. This default mode of delivery is defined in the Advice Maintenance screen. The available options are: • **Email** • **Post** • **Print** • **e-Sign Remote** • **e-Sign In-Person**
Delivery Details	Displays the delivery details of the generated documents based on the default delivery mode. • If the delivery mode is **Email** or **e-Sign Remote** then the preferred email address of every recipient is displayed. • If the delivery mode is **Post** then the preferred address of every recipient is displayed. • If the delivery mode is **e-Sign In-Person** then the link is shared with every recipients and in this case the status appears as **Pending For Link Generation**. Once the dispatch event is executed successfully, the status appears as **Link Generated**. • If the delivery mode is **Print** then the **Not Applicable** text appears.

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Table 3-43 (Cont.) Document Generation – Field Description

Field	Description
Status	Displays the status of the documents based on the actions performed on clicking Generate or Dispatch button. Once the dispatch process is initiated for the generated documents, the status appears based on the selected default mode of delivery. • If the mode of delivery is **Email** then on the successful trigger the status appears as **Email Sent**. • If the mode of delivery is **E-Sign Remote** or **E-Sign In-Person** then on the successful trigger the status appears as **E-Signing Initiated**. • If the mode of delivery is **Post** then on the successful trigger the status appears as **Dispatched**. • If the mode of delivery is **Print** then on the successful trigger the status appears as **Ready for Print**. • In case the dispatch process fails due to technical error then the status appears as **Failed**.
Status Details	Displays the status details of the document. Click the icon to view the generation and dispatched details of document along with the date and time.
Action	Select the appropriate icon to perform respective action. • Click to edit the delivery mode. • Click to save the edited delivery mode. This icon appears once you are edit mode.

> **Note**
>
> The generated offer letter displays the latest interest and charge rates that align with the loan application.

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

3.11.3 Review

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 sections as the number of data segments in the given stage.

To view the summary of all data segments:

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

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

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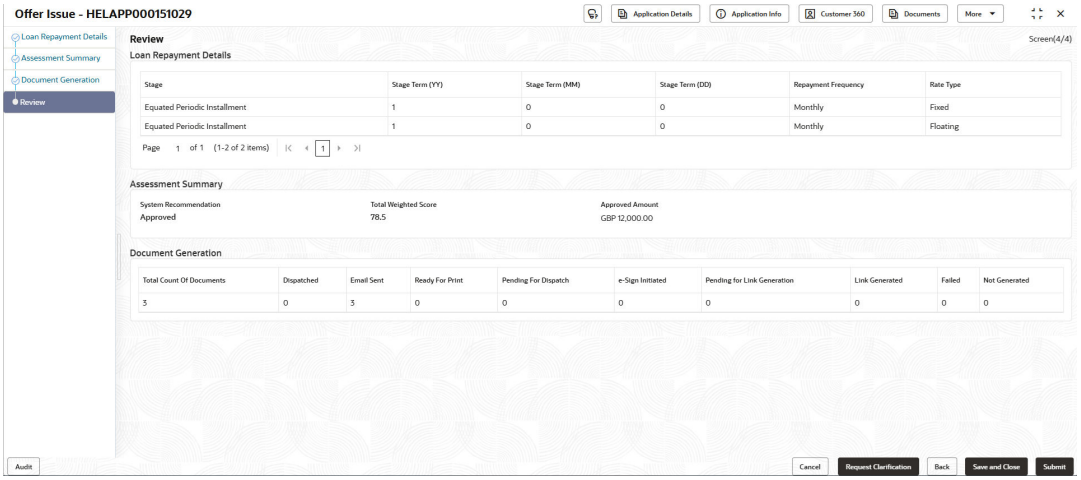
Figure 3-73 Review - Offer Issue



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

Table 3-44 Review - Offer Issue – Field Description

Data Segment	Description
Loan Repayment Details	Displays the details of loan repayment.
Assessment Summary	Displays the details of assessment summary.
Document Generation	Displays the number of documents in each status within the document generation.

2. Click **Submit** to reach the **Stage Movement Submission** screen, where the overrides, checklist and documents for this stage are verified.

   The **Stage Movement Submission** screen displays.

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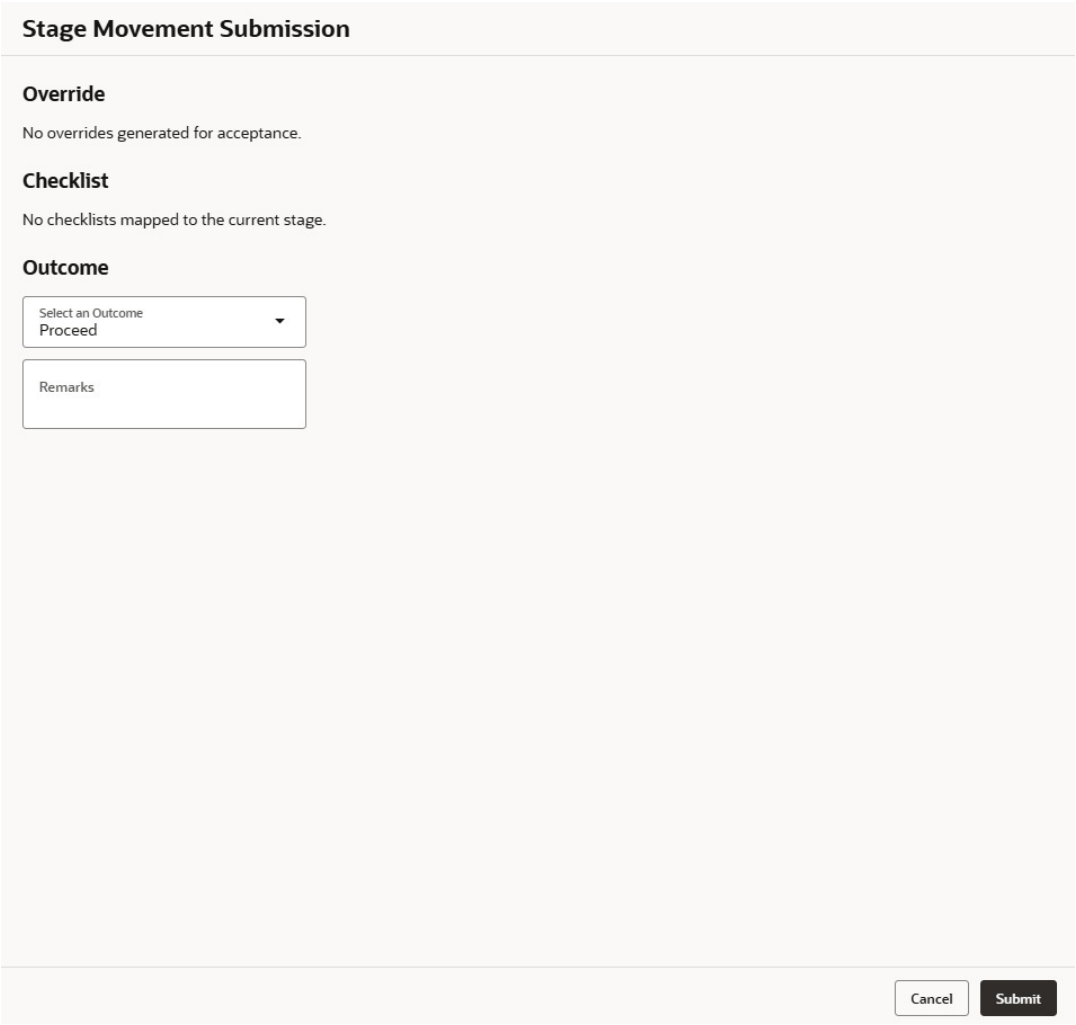
Figure 3-74 Stage Movement Submission



In this 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.

3. 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 to **Stage Movement Submission** screen.

5. In the **Stage Movement Submission** 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.

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- 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 offer issue 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.

> **Note**
>
> This application is available in the FREE TASK list. The user who has the access rights will be able to acquire and proceed with the next processing stage of the application.

3.12 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.

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- Document Acceptance
  In this data segment user can capture the acceptance of the documents that are already generated and dispatched.
- Review
  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.

3.12.1 Document Acceptance

In this data segment user can capture the acceptance of the documents that are already generated and dispatched.

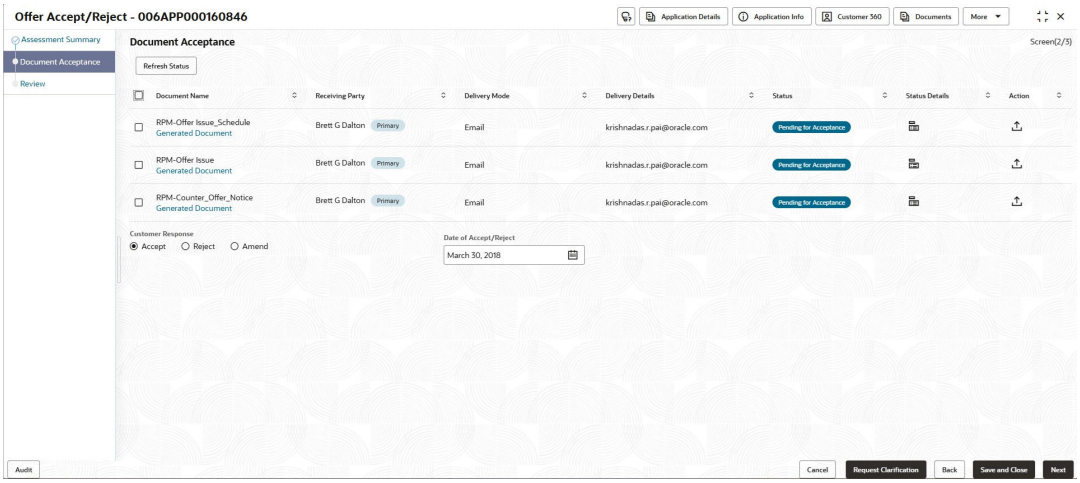
The Document Acceptance data segment populates the list of documents that appeared in the **Document Generation** data segment and are mark as **Yes** in the **Acceptance** field in the **Advice Maintenance** screen.
If the document is marked as **No** in the Acceptance field in the **Advice Maintenance** screen then the e-sign acceptance process in not required for that document and hence it will not appear in this data segment.

To accept the document:

1. On acquiring the **Offer Accept/Reject** task from the **FREE Task** screen.

   The **Document Acceptance** screen displays.

Figure 3-75 Document Acceptance



2. In the **Document Acceptance** section, select the check box to select the document from the list and perform appropriate actions.

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

Table 3-45 Document Acceptance – Field Description

Field	Description
Refresh Status	Click **Refresh Status** button to refresh the status of the documents.

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Table 3-45 (Cont.) Document Acceptance – Field Description

Field	Description
Document Name	Displays the name of document. Click the link to fetch the document from the stored service and view the PDF output of the document. • **Generated Document**: This link appears only if the document is generated at least once. • **Accepted Document**: This link appears only if the E-Signed document is uploaded.
Receiving Party	Displays the name of the applicant along with the role. The document is generated and dispatched to the applicants mentioned in this column. The name appears as captured in the Applicant data segment. If the primary or joint applicant is minor, the guardian or custodian name will display as the receiving party associated with the minor applicant.
Delivery Mode	Displays the default mode of delivery of the documents. This default mode of delivery is defined in the Advice Maintenance screen. The available options are: • **Email** • **Post** • **Print** • **e-Sign Remote** • **e-Sign In-Person**
Delivery Details	Displays the delivery details of the generated documents based on the default delivery mode. • If the delivery mode is **Email** or **e-Sign Remote** then the preferred email address of every recipient is displayed. • If the delivery mode is **Post** then the preferred address of every recipient is displayed. • If the delivery mode is **e-Sign In-Person** then the link is shared with every recipients and in this case the status appears as **Pending For Link Generation**. Once the dispatch event is executed successfully, the status appears as **Link Generated**. • If the delivery mode is **Print** then the **Not Applicable** text appears.
Status	Displays the status of the documents based on the actions performed on the document.
Status Details	Displays the status details of the document. Click the icon to view the generation, dispatched and acceptance details of document along with the date and time.
Action	Select the appropriate icon to perform respective action. • **View**: User can view the documents only if the **Delivery Mode** is defined as **E-Sign Remote** or **E-Sign In-Person**. • **Upload Document**: User can upload documents only if the **Delivery Mode** is defined as **Email**, **Print** or **Post**. • **Delete**: User can upload documents only if the **Delivery Mode** is defined as **Email**, **Print** or **Post**.

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Table 3-45 (Cont.) Document Acceptance – Field Description

Field	Description
Customer Response	Select the customer response for the documents. The available options are: • **Accept**: Select to accept the application documents. User can select this option only if the acceptance status of all the document is **Accepted**. • **Reject**: Select to reject the application documents. If the acceptance status of any one of the document is declined then this option appears auto-selected. • **Amend**: Select to amend the application document status.
Date of Response	Select the date on which the customer response is captured. This date should be greater or equal to current date.
Reason	Select the reject reason from the drop-down list.

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

3.12.2 Review

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.

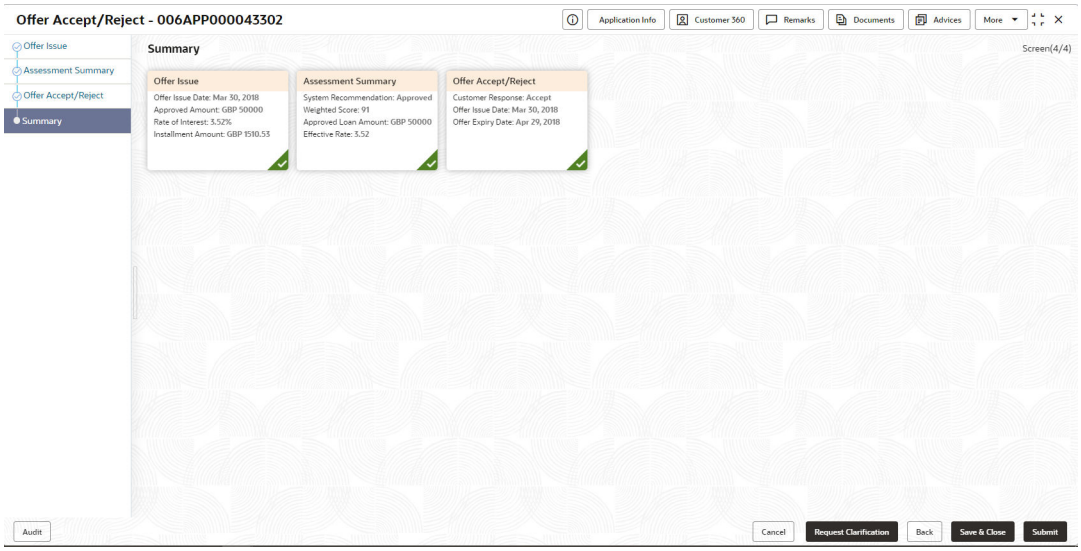
The system will display the summary of each of the data segments in the given stage.

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 **Review** screen displays.

Figure 3-76 Review - Offer Accept / Reject



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

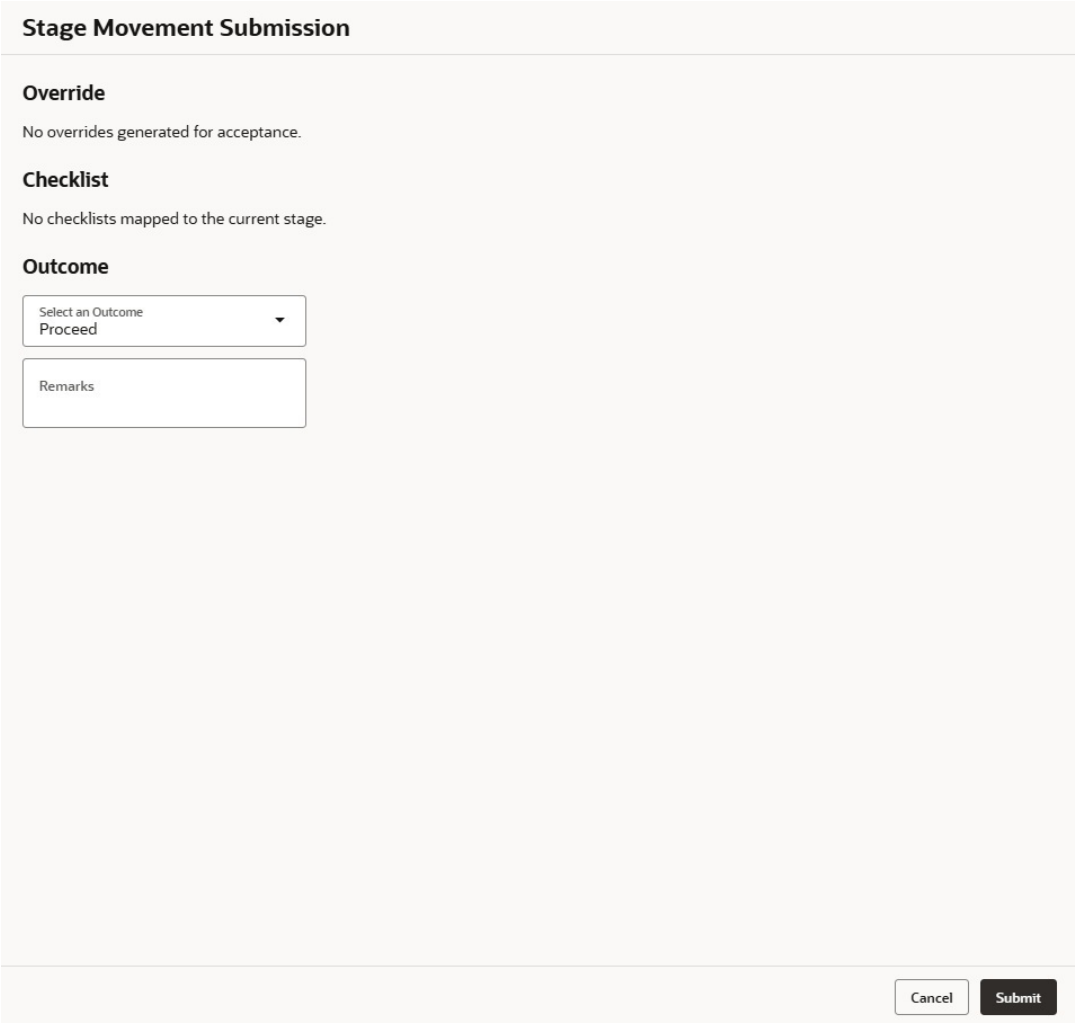
Table 3-46 Review - Offer Accept / Reject – Field Description

Data Segment	Description
Assessment Summary	Displays the details of assessment summary.
Document Acceptance	Displays the number of documents in each status within the document acceptance.

2. Click **Submit** to reach the **Stage Movement Submission** screen, where the overrides, checklist and documents for this stage are verified.

   The **Stage Movement Submission** screen displays.

Figure 3-77 Stage Movement Submission



In this 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.

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3. 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 to **Stage Movement Submission** screen.

5. In the **Stage Movement Submission** 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.

   > **Note**
   >
   > 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

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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, Handoff Retry data segment will be displayed with the host errors.

Figure 3-78 Handoff Retry

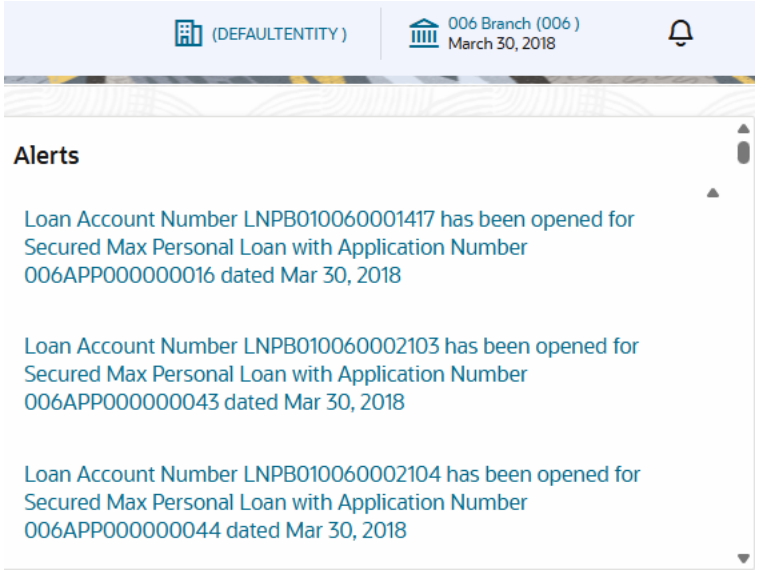
This stage will have the following outcomes:

- **Retry**
- **Return**

Select **Retry**, for any technical errors or select the **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 the application is initiated from assisted channel, and to the Oracle Banking Digital Experience customer, if application is initiated from self-service.

Figure 3-79 Account Initiation Notification



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3.13 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 instruction to view all the data segments in the Post Offer Amendment stage.

3.13.1 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.

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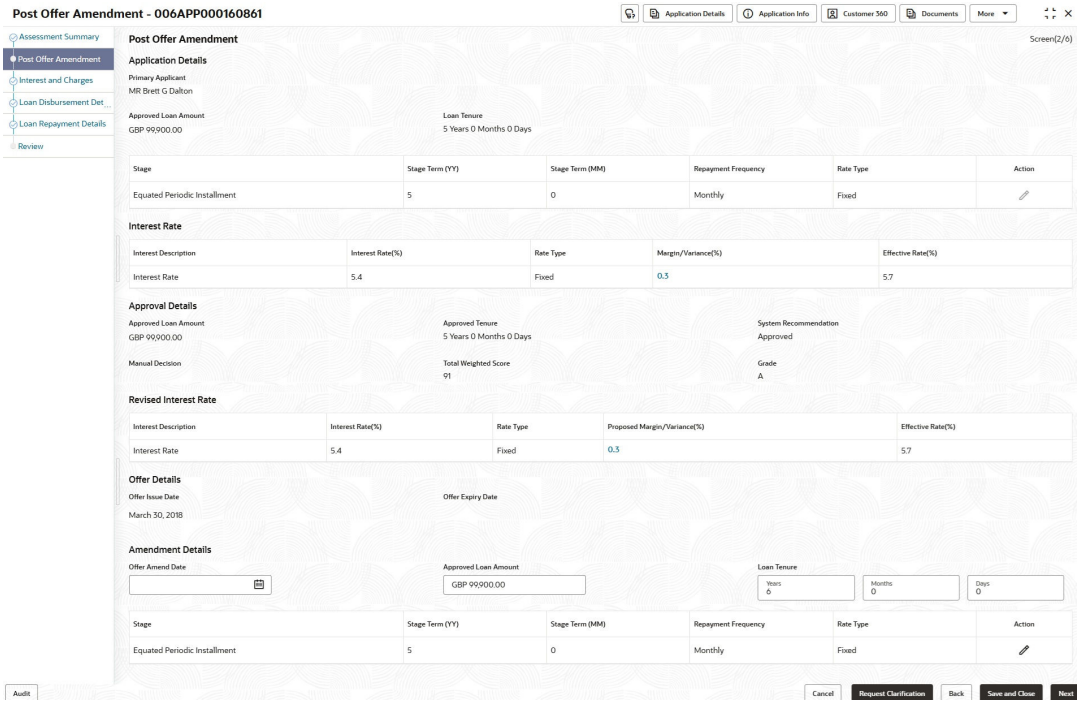
Figure 3-80 Post Offer Amendment



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

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

Table 3-47 Post Offer Amendment – Field Description

Field	Description
Primary Applicant	Displays the primary applicant name.
Approved Loan Amount	Displays the approved loan amount.
Loan Tenure	Displays the selected loan tenure.
Stage	Select the type of repayment. All type of repayment methods configured in the **Business Product Preferences** data segments of the **Business Product Configuration** screens appears in the drop-down list.
Stage Term <Term Unit>	Displays the default stage term configured in the **Business Product Preferences** data segments of the **Business Product Configuration** screens. The separate column appears for separate term units.
Repayment Frequency	Select the repayment frequency from the drop-down list. The available options appears based on the configuration set in the **Business Product Preferences** data segments of the **Business Product Configuration** screens: • **Daily** • **Weekly** • **Bi-Monthly** • **Monthly** • **Quarterly** • **Half Yearly** • **Yearly**
Rate Type	Displays the rate type.

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Table 3-47 (Cont.) Post Offer Amendment – Field Description

Field	Description
Action	Click to add the record. Click to delete the added record. Click to edit the added record. This field appears when the loan tenure is modified.
Interest Description	Displays the interest description of the selected interest rate code.
Interest Rate (%)	Specify the interest rate. Interest Rate is fetched from host product to which this loan account is mapped via the Business Product configuration. The system validates the Floor and Ceiling rates for each interest component. • If the effective rate is less than the floor rate, the system stamps the floor rate for that component. • If the effective rate is greater than the ceiling rate, the system stamps the ceiling rate for that component.
Rate Type	Select the rate type from the drop-down list. The available options are: • **Fixed** • **Floating**
Margin / Variance (%)	Click the link of margin or variance in percentage. It displays the pop-up list of all margins. • **Product Margin** • **Risk based Margin** • **Discretionary Margin** • **Relationship Benefit Margin** • **Bundle Margin** The Margin field appears if the **Rate Type** is selected as **Floating**. The Variance field appears if the **Rate Type** is selected as **Fixed**. The **Bundle Margin** is displayed in the drop-down list only if loan is opened as part of a bundle application and bundle margin benefit is applicable.
Effective Rate (%)	Displays the amended effective rate. Effective Rate = Rate of Interest + Margin/Variance.
Approval Details	This section displays the following details related to the approval.
Approved Amount	Displays the approved amount. This field will be blank for Manual Assessment.
Approved Tenure	Displays the approved tenure.
System Recommendation	Displays the system recommendations. Available options are: • **Approved** • **Manual** • **Rejected**
Manual Decision	Displays the manual decision details
Total Weighted Score	Displays the total weighted score.
Grade	Displays the grade of the applicant.

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Table 3-47 (Cont.) Post Offer Amendment – Field Description

Field	Description
Revised Interest Rate	This section displays the revised interest rate based on the details updated in **Amendment Details** section.
Proposed Margin/ Variance(%)	Displays the margin or variance rate percentage. This field displays **Margin (%)** if the **Rate Type** is selected as **Floating**. This field displays **Variance (%)** if the **Rate Type** is selected as **Fixed**.
Offer Issue Date	Displays the date of offer issued.
Offer Expiry Date	Displays the date based on the expiry period configuration done at the Business Product level which is used for this loan.
Amendment Details	In this section, user can capture the details in the following fields.
Offer Amend Date	Displays the date of offer amend.
Approved Amount	Specify the approved loan amount. This field will be blank for Manual Assessment.
Loan Tenure	Specify the loan tenure. The stage grid reappears when the loan tenure changes, allowing the user to enter the revised tenure details.

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

3.13.2 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.

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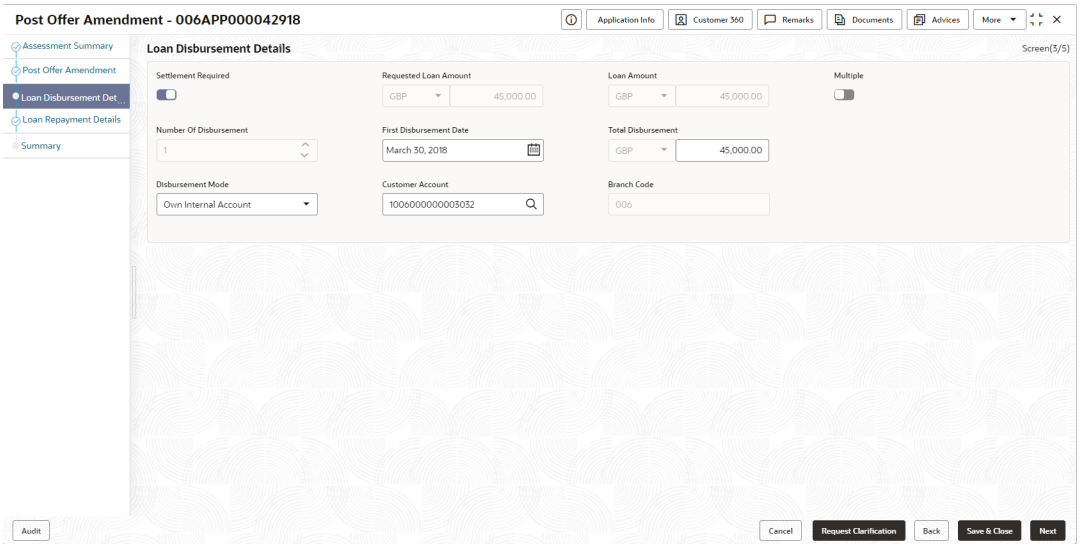
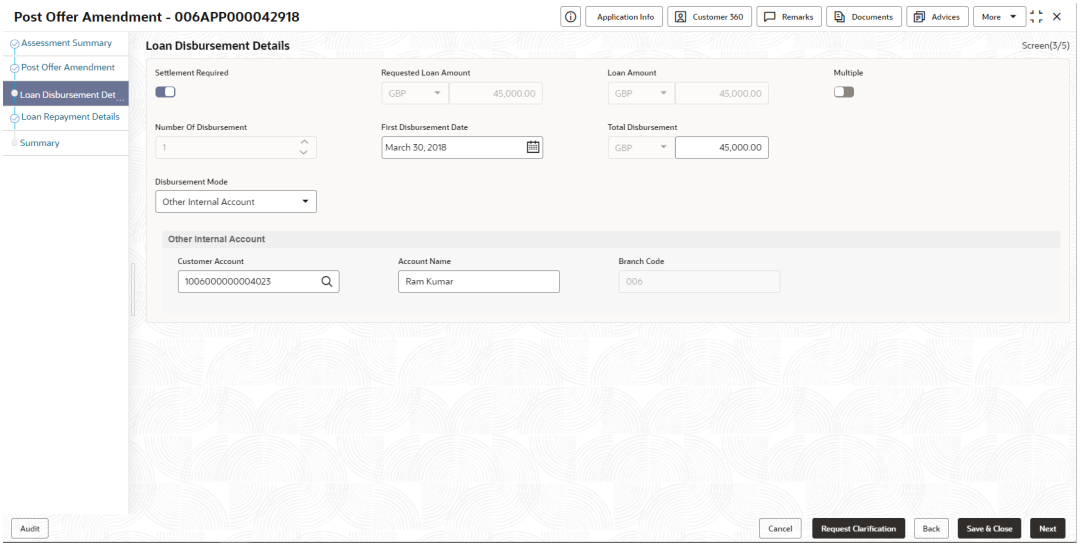
Figure 3-81 Loan Disbursement Details – Own Internal Account



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

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

Figure 3-82 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.

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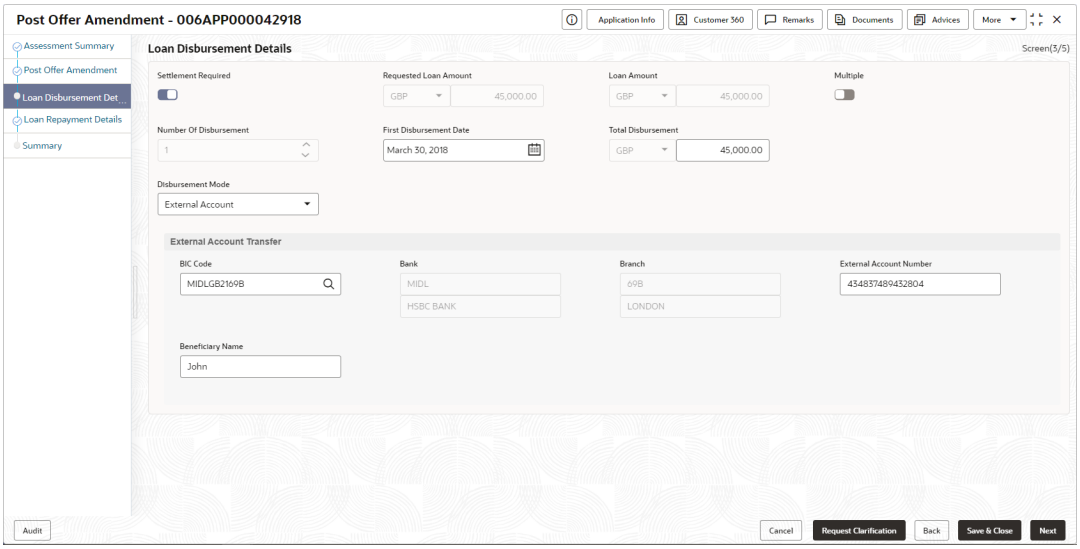
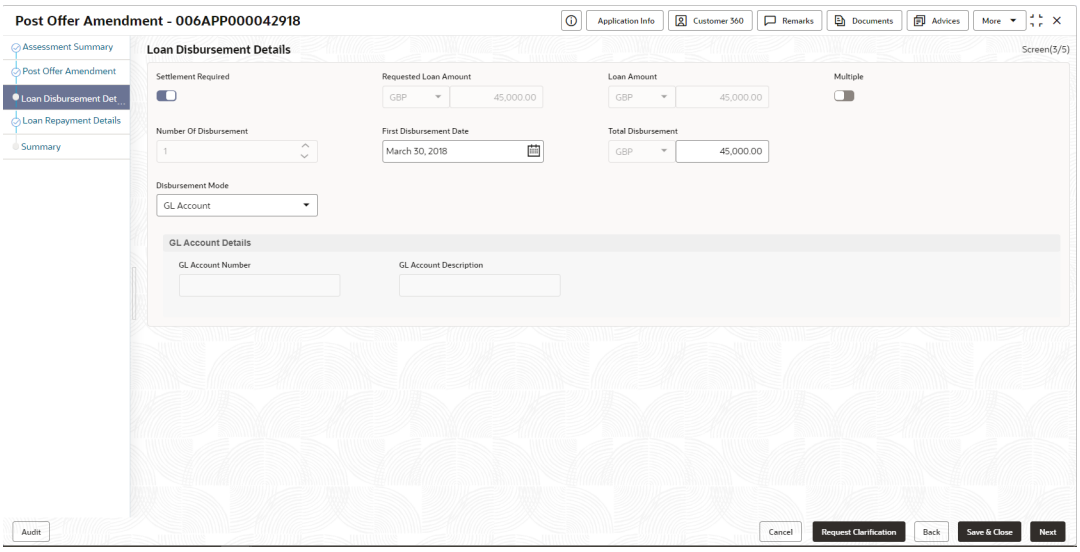
Figure 3-83 Loan Disbursement Details – External Account



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

Figure 3-84 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 3-48 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.

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Table 3-48 (Cont.) Loan Disbursement Details – Field Description

Field	Description
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**.
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.

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Table 3-48 (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**.

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Table 3-48 (Cont.) Loan Disbursement Details – Field Description

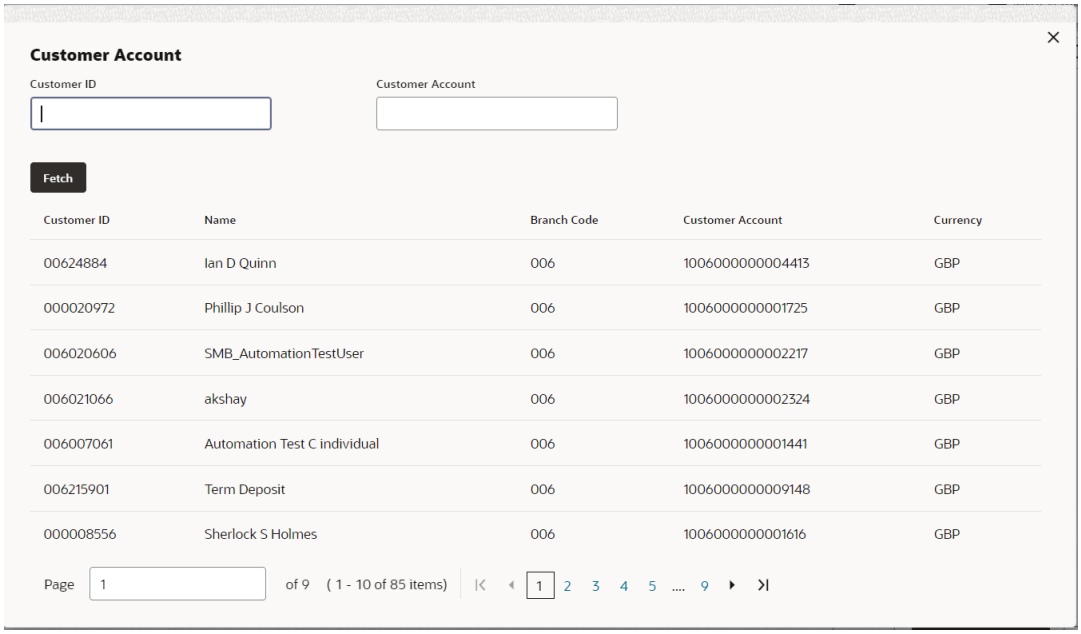
Field	Description
External Account Number	Specify the external account number. This field appears if the **Disbursement Mode** is selected as **External Account**.
Beneficiary Name	Specify the beneficiary name. This field appears if the **Disbursement Mode** is selected as **External Account**.
GL Account 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 3-85 Customer Account



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

Table 3-49 Customer Account – Field Description

Field	Description
Customer ID	Specify the Customer ID.

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Table 3-49 (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 3-50 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.

3.13.3 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.

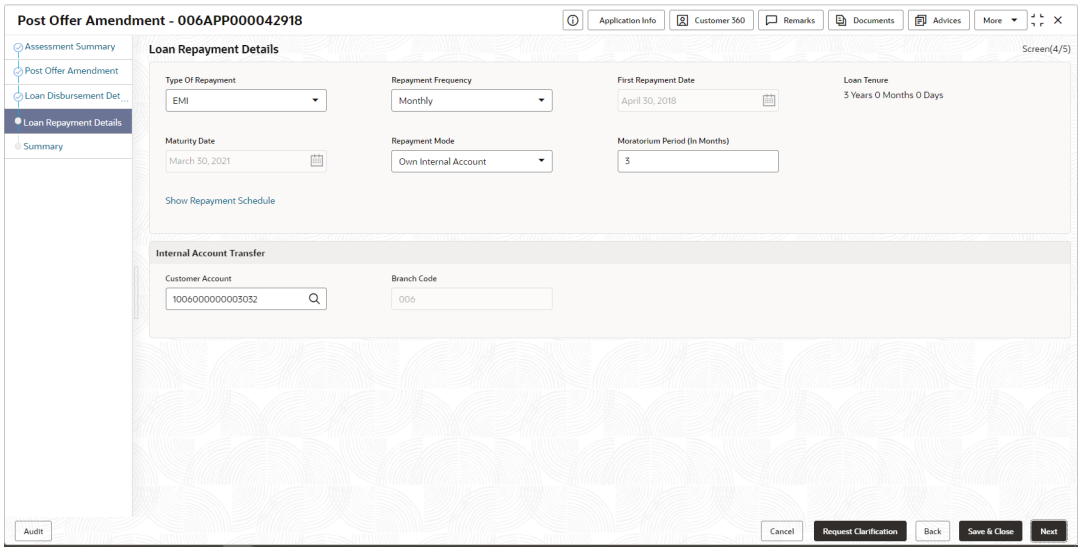
To capture the loan repayment details:

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 3-86 Loan Repayment Details – Own Internal Account



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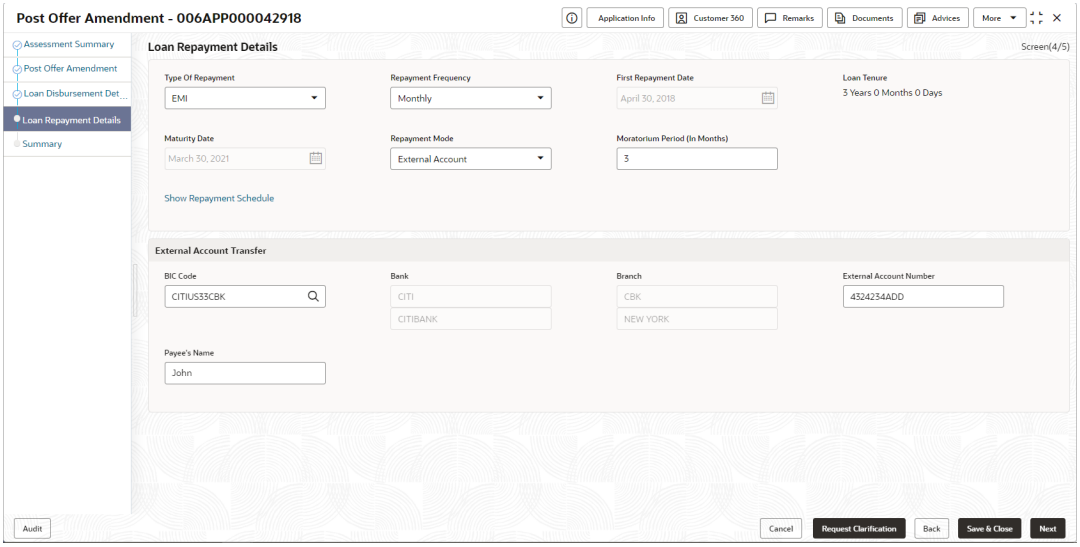
If **Account Type** is selected as **External Account** in **Loan Details** data segment.

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

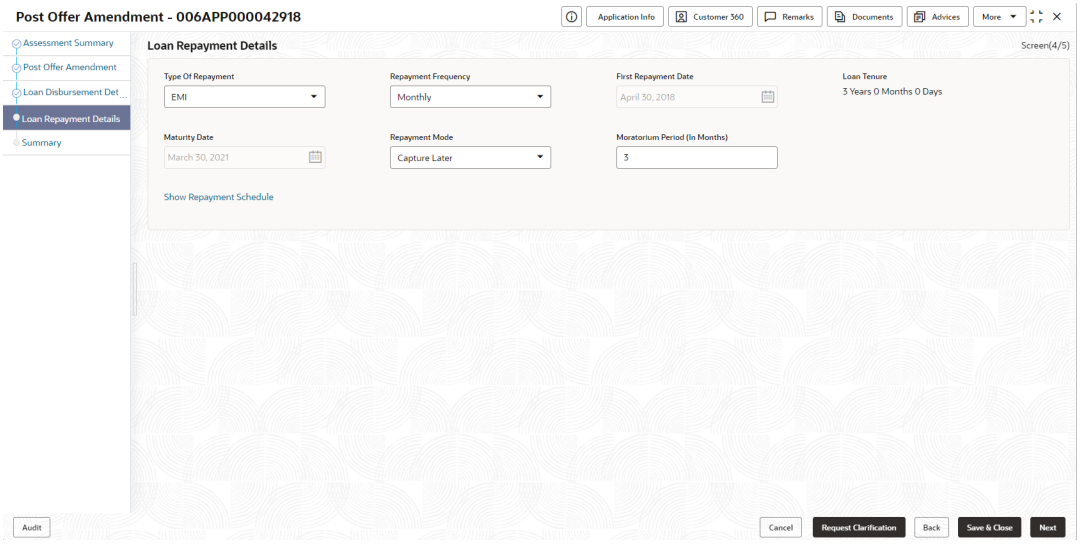
Figure 3-87 Loan Repayment Details – External Account



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

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

Figure 3-88 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.

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Table 3-51 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**.
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**.

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Table 3-51 (Cont.) Loan Repayment Details – Field Description

Field	Description
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
  This topic decribes the loan repayment schedule.

3.13.3.1 Repayment Schedule

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**

  The **Repayment Schedule** screen is displayed.

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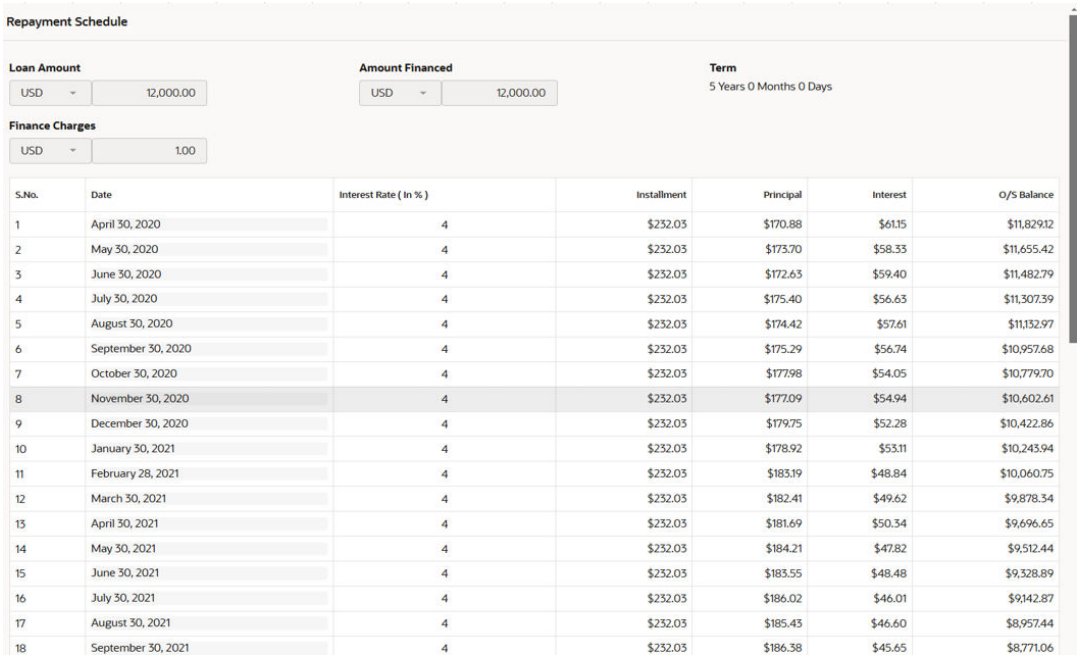
Figure 3-89 Repayment Schedule



Repayment Schedule

Loan Amount: USD 12,000.00

Amount Financed: USD 12,000.00

Term: 5 Years 0 Months 0 Days

Finance Charges: USD 1.00

S.No.	Date	Interest Rate (In %)	Installment	Principal	Interest	O/S Balance
1	April 30, 2020	4	$232.03	$170.88	$61.15	$11,829.12
2	May 30, 2020	4	$232.03	$173.70	$58.33	$11,655.42
3	June 30, 2020	4	$232.03	$172.63	$59.40	$11,482.79
4	July 30, 2020	4	$232.03	$175.40	$56.63	$11,307.39
5	August 30, 2020	4	$232.03	$174.42	$57.61	$11,132.97
6	September 30, 2020	4	$232.03	$175.29	$56.74	$10,957.68
7	October 30, 2020	4	$232.03	$177.98	$54.05	$10,779.70
8	November 30, 2020	4	$232.03	$177.09	$54.94	$10,602.61
9	December 30, 2020	4	$232.03	$179.75	$52.28	$10,422.86
10	January 30, 2021	4	$232.03	$178.92	$53.11	$10,243.94
11	February 28, 2021	4	$232.03	$183.19	$48.84	$10,060.75
12	March 30, 2021	4	$232.03	$182.41	$49.62	$9,878.34
13	April 30, 2021	4	$232.03	$181.69	$50.34	$9,696.65
14	May 30, 2021	4	$232.03	$184.21	$47.82	$9,512.44
15	June 30, 2021	4	$232.03	$183.55	$48.48	$9,328.89
16	July 30, 2021	4	$232.03	$186.02	$46.01	$9,142.87
17	August 30, 2021	4	$232.03	$185.43	$46.60	$8,957.44
18	September 30, 2021	4	$232.03	$186.38	$45.65	$8,771.06

Table 3-52 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 Rate (In 1%)	Displays the interest amount. The interest rate should be in the table cloumn.
O/S Balance	Displays the outstanding balance amount.

3.13.4 Summary

This topic provides the systematic instruction to view all the data segments in the Post Offer Amendment stage.

The system displays the summary of each of the data segments in the given stage.

To view the summary of all the data segments:

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

   The **Review** screen displays.

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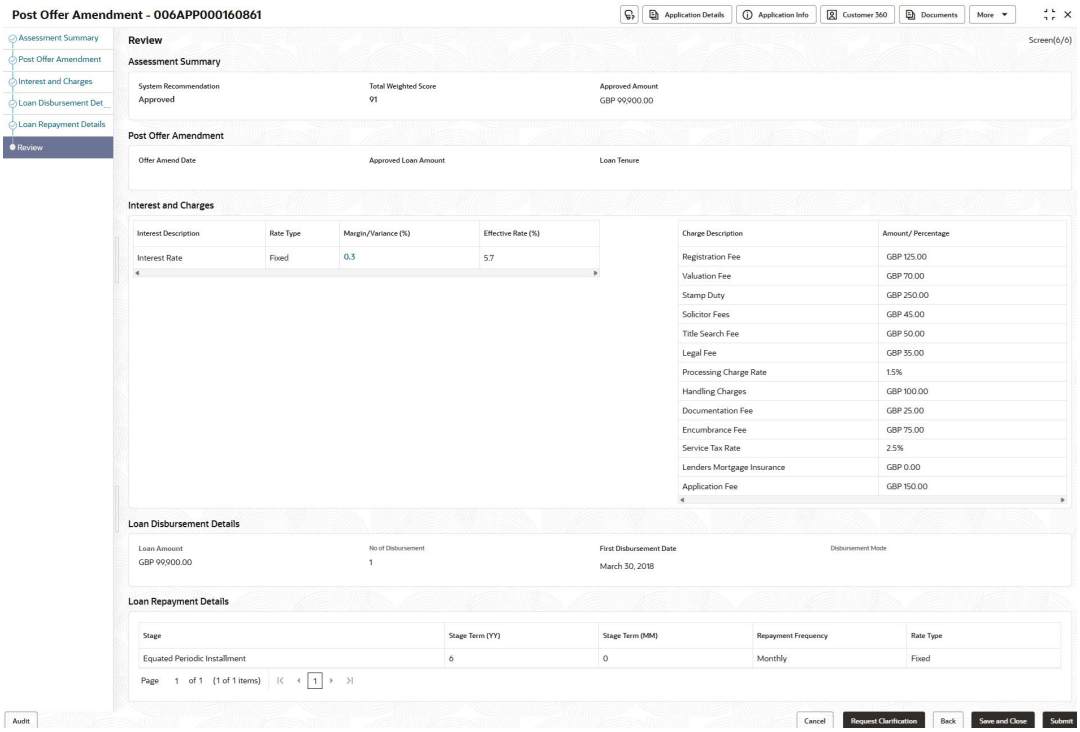
Figure 3-90 Review - Post Offer Amendment



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

Table 3-53 Review - Post Offer Amendment – Field Description

Data Segment	Description
Assessment Details	Displays the assessment details.
Post Offer Amendment Details	Displays the post offer amendment details.
Interest and Charges	Displays the interest and charges details.
Loan Disbursement Details	Displays the loan disbursement details.
Loan Repayment Details	Displays the loan repayment details.

2. Click **Submit** to reach the **Stage Movement Submission** screen, where the overrides, checklist and documents for this stage are verified.

   The **Stage Movement Submission** screen displays.

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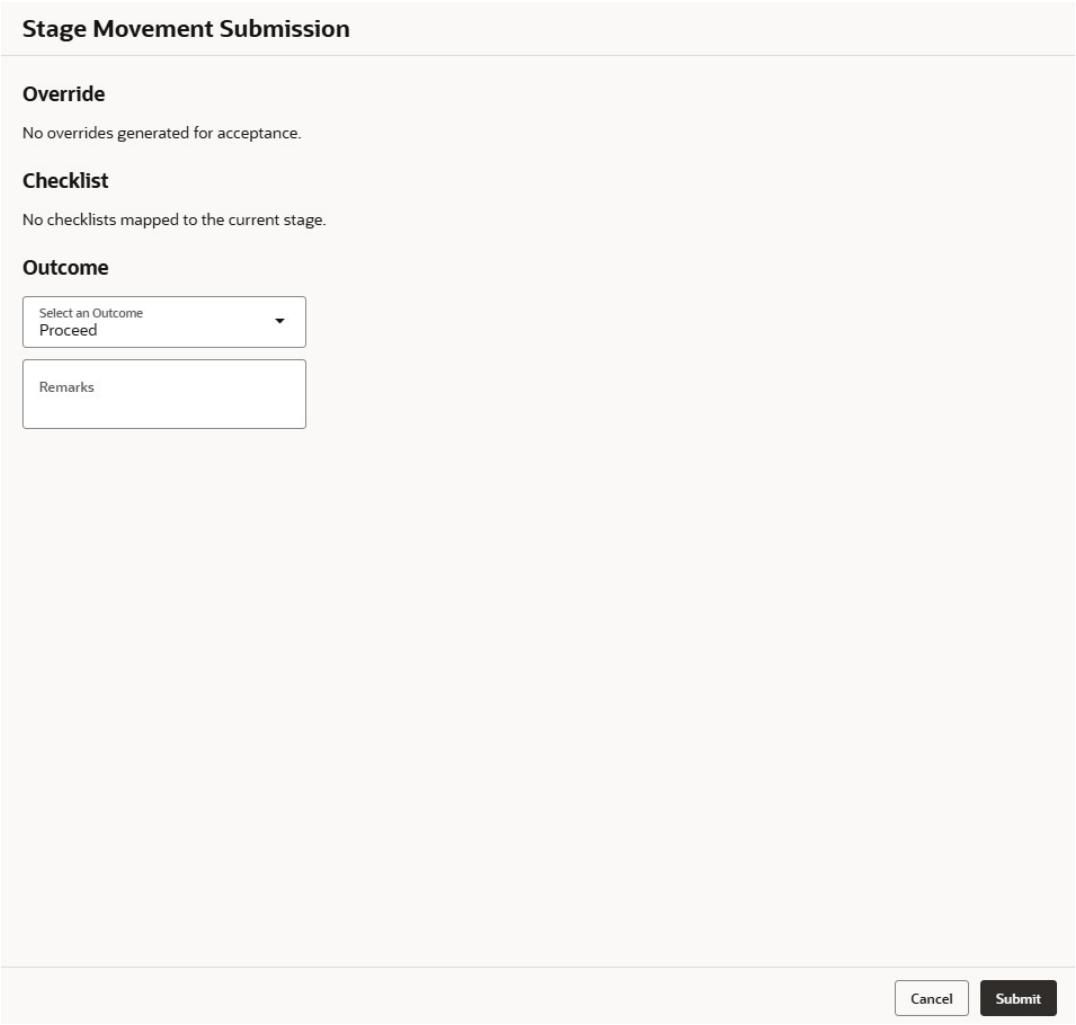
Figure 3-91 Stage Movement Submission



In this 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.

3. 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 to **Stage Movement Submission** screen.

5. In the **Checklist** screen the system displays the error message if document checklist is not verified. Click **Proceed Next** to proceed to **Stage Movement Submission** screen.

6. In the **Stage Movement Submission** screen, select appropriate option from the **Select to Outcome** field.

   - Select the **Proceed** to proceed with the application. By default this option is selected. It will logically complete the **Post Offer Amendment** 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.**

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  - 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.

7. 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.

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 Approval stage.

> **Note**
>
> This application will be available in the FREE TASKS list. The user who has the access rights will be able to acquire and proceed with the next processing stage of the application.

3.14 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:

- **Applicants** – For detailed information, refer the Applicanst 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.

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- **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.
- Review
  This topic provides the systematic instruction to view all the data segments in the Account Approval stage.

3.14.1 Collateral Perfection Details

This topic provides the systematic instructions to view the collateral perfection details.

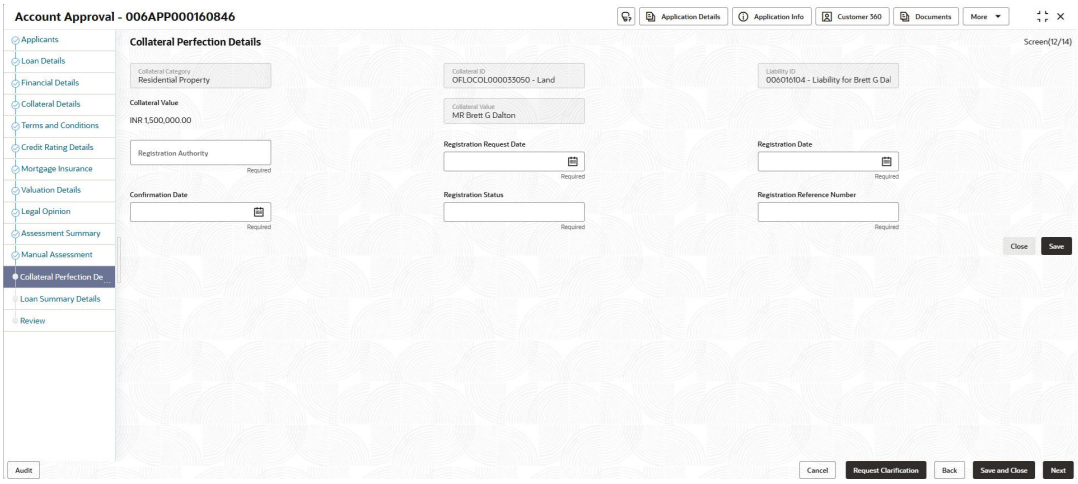
Collateral Perfection Details is the first data segment of Account Approval stage.
To capture collateral perfection details:

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 3-92 Collateral Perfection Details



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

Table 3-54 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.

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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.

3.14.2 Loan Summary Details

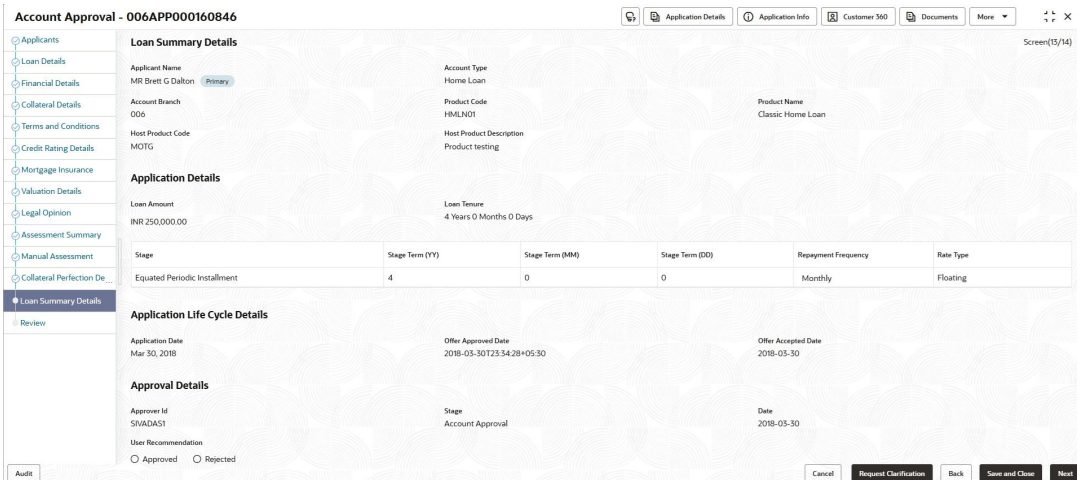
This topic provides the systematic instructions to view and approve the application.

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 3-93 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 3-55 Loan Summary Details – Field Description

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

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Table 3-55 (Cont.) Loan Summary Details – Field Description

Field	Description
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.

3.14.3 Review

This topic provides the systematic instruction to view all the data segments in the Account Approval stage.

The system displays the summary of each of the 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 **Review** screen displays.

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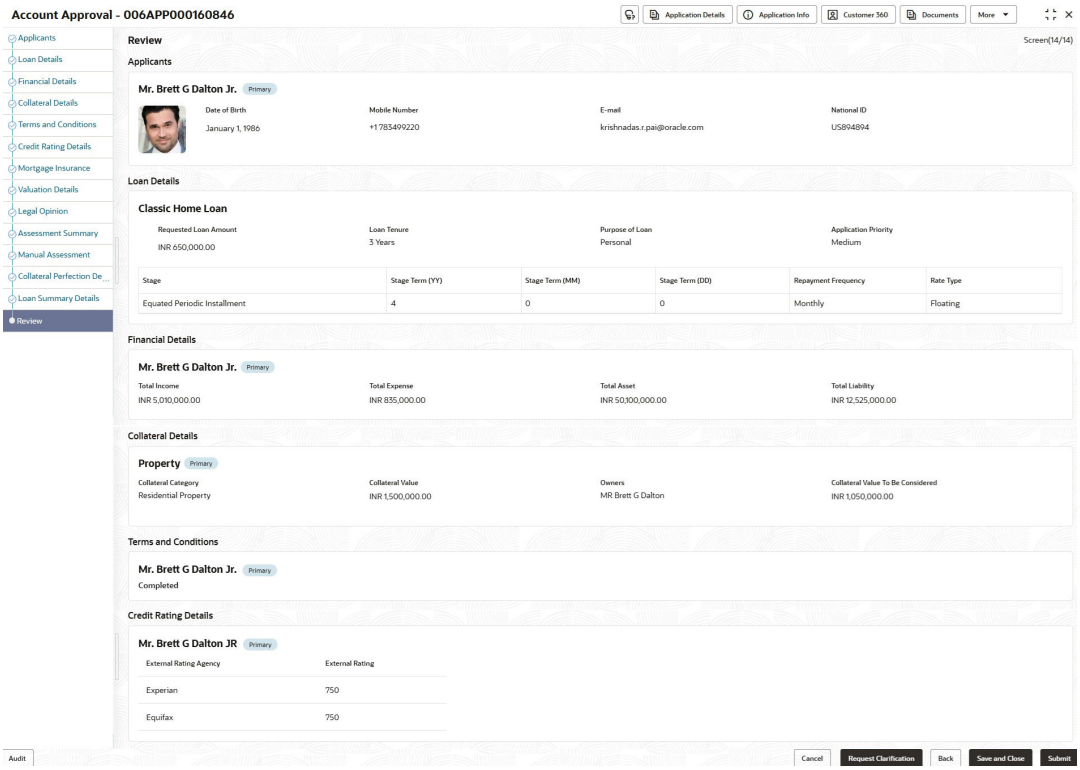
Figure 3-94 Review - Account Approval



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

Table 3-56 Review - Account Approval – Field Description

Data Segment	Description
Applicants	Displays the applicants information.
Loan Details	Displays the loan details.
Financial Details	Displays the financial details.
Collateral Details	Displays the collateral details.
Terms and Conditions	Displays the terms and conditions details.
Credit Rating Details	Displays the credit rating details.
Mortgage Insurance	Displays the mortgage insurance details.
Valuation Details	Displays the valuation details.
Legal Opinion	Displays the legal opinion details.
Assessment Summary	Displays the assessment summary details.
Manual Assessment	Displays the manual assessment details.
Manual Decision	Displays the manual decision details.
Collateral Perfection Details	Displays the collateral perfection details.
Loan Summary Details	Displays the loan summary details.

2. Click **Submit** to reach the **Stage Movement Submission** screen, where the overrides, checklist and documents for this stage are verified.

   The **Stage Movement Submission** screen displays.

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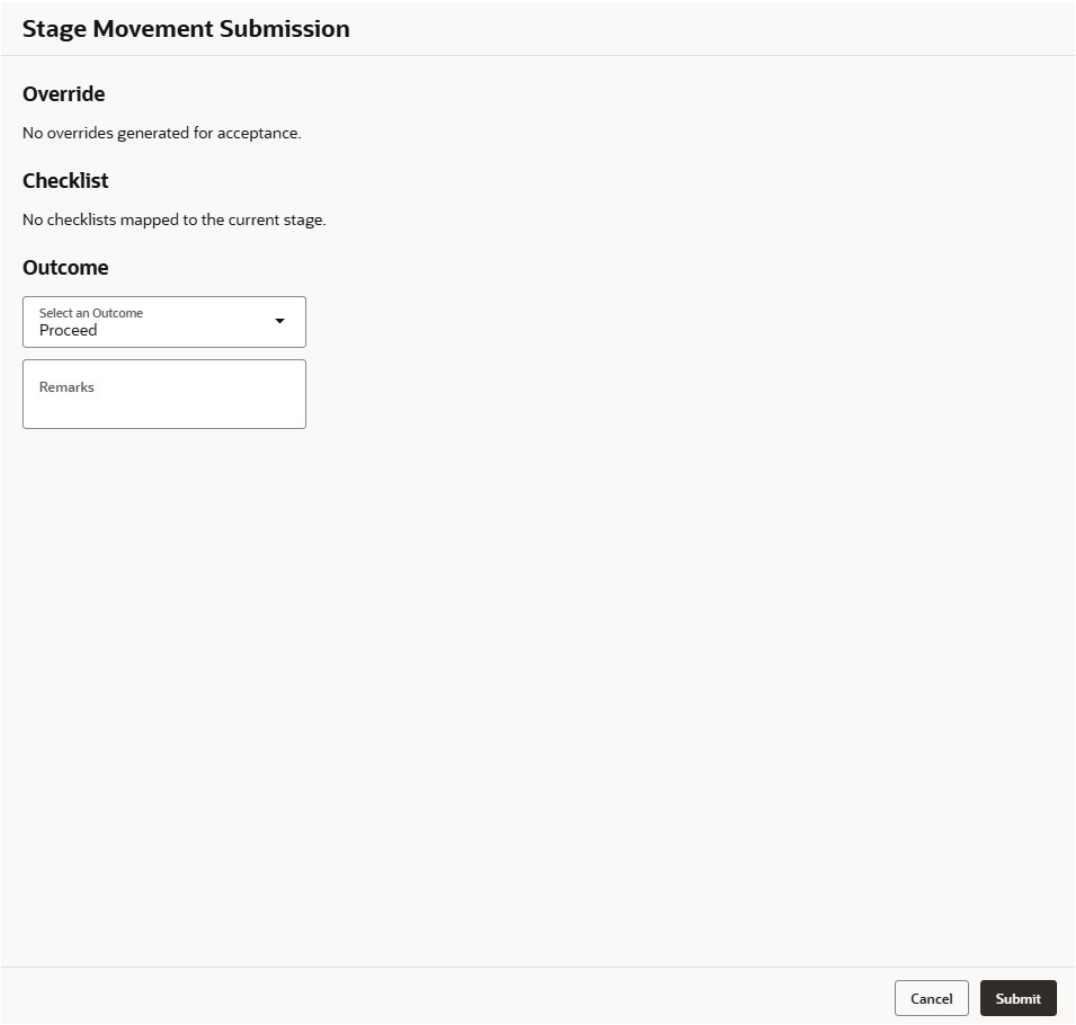
Figure 3-95 Stage Movement Submission



In this 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.

3. 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 to **Stage Movement Submission** screen.

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

   - Select the **Proceed** to proceed with the application. By default this option is selected. It will logically complete the **Account Approval** stage for the loan application. The stage movement is driven by the business configuration for a given combination of **Process Code**, **Life Cycle** and **Business Product Code.**
   - 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.

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6. Click **Submit** to submit the **Account Approval** stage.

> **Note**
>
> Collateral will be linked to loan account while sending to the Host.

The confirmation screen appears with the submission status, the Application Reference Number and the Process Application Reference Number.

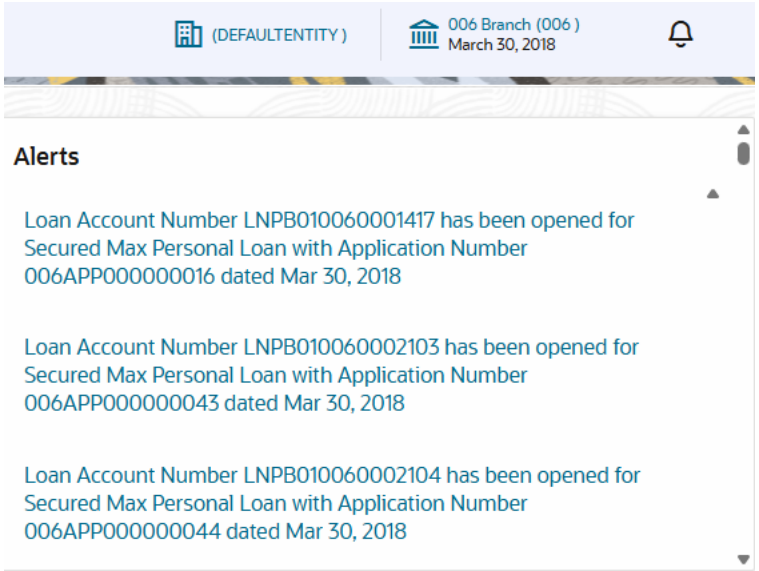
7. Click **Close** to close the window.

   OR

   Click **Go to Free Task**.

   The 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 3-96 Loan Account Statement



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

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

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

3.15 Global Actions

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

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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:

- Smart Assist
  This topic provide the systematic instructions to access the smart assist for application insights.
- Application Details
  In this section, user can view the detailed information of an application, such as basic details, application status, applicant details that are involved, clarification details and advices details.
- Application Info
  In this section you can view the application number along with its product name.
- Customer 360
  In this section you can view the list of customers involved in the application.
- Documents
  In this section you can upload the document and also view the already uploaded documents.
- Remarks
  In this section you can view or the post the remarks.
- Advices
  You can view the advices that are shared with customer. Advices are generated post Application Entry stage is submitted.
- Conditions and Covenants
  This topic provides the systematic instructions to add or edit conditions and covenants details for the loan applications.
- Clarification Details
  This topic describes the detailed information to request for clarifications.
- Solicitor Details
  You can add the solicitor details using this section.

3.15.1 Smart Assist

This topic provide the systematic instructions to access the smart assist for application insights.

1. Click the **Smart Assist**.

   The **Conversation with Document** pop-up screen displays with chatbot.

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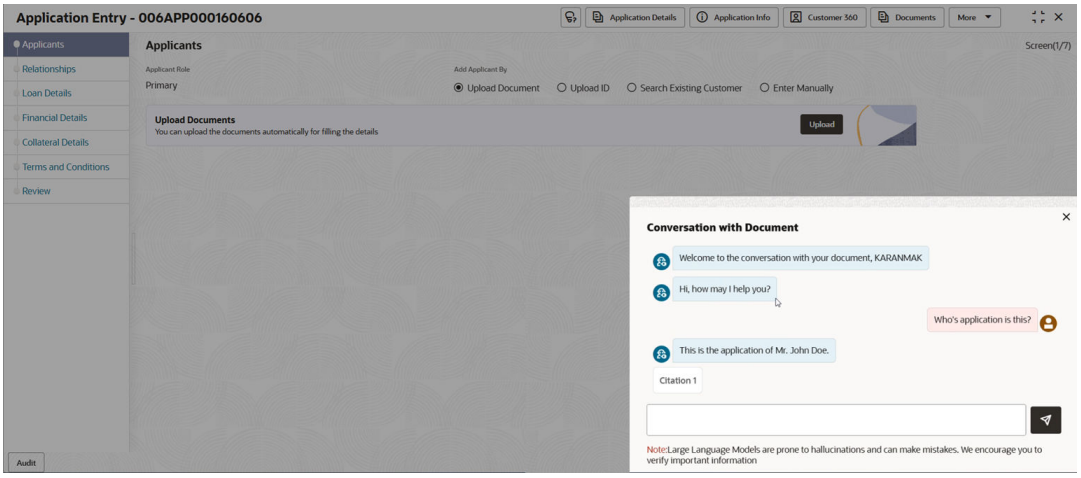
Figure 3-97 Smart Assist



2. Specify a question in the chatbot related to the application.

   The chatbot responds with an answer by referring the application details.

3. Click **Citation 1**.

   The system displays the source of information in the context of response from Large Language Model.
   The **Citation 1** button displays when the **AI Help for Adhoc Queries** feature is enabled in the **Origination Preferences** screen.

4. Click ✕ to close the screen.

3.15.2 Application Details

In this section, user can view the detailed information of an application, such as basic details, application status, applicant details that are involved, clarification details and advices details.

User can also track and launch the respective stage of the application.
To view the application details:

1. Click **Application Details** to view the application details.

   The **Application Details** screen displays.

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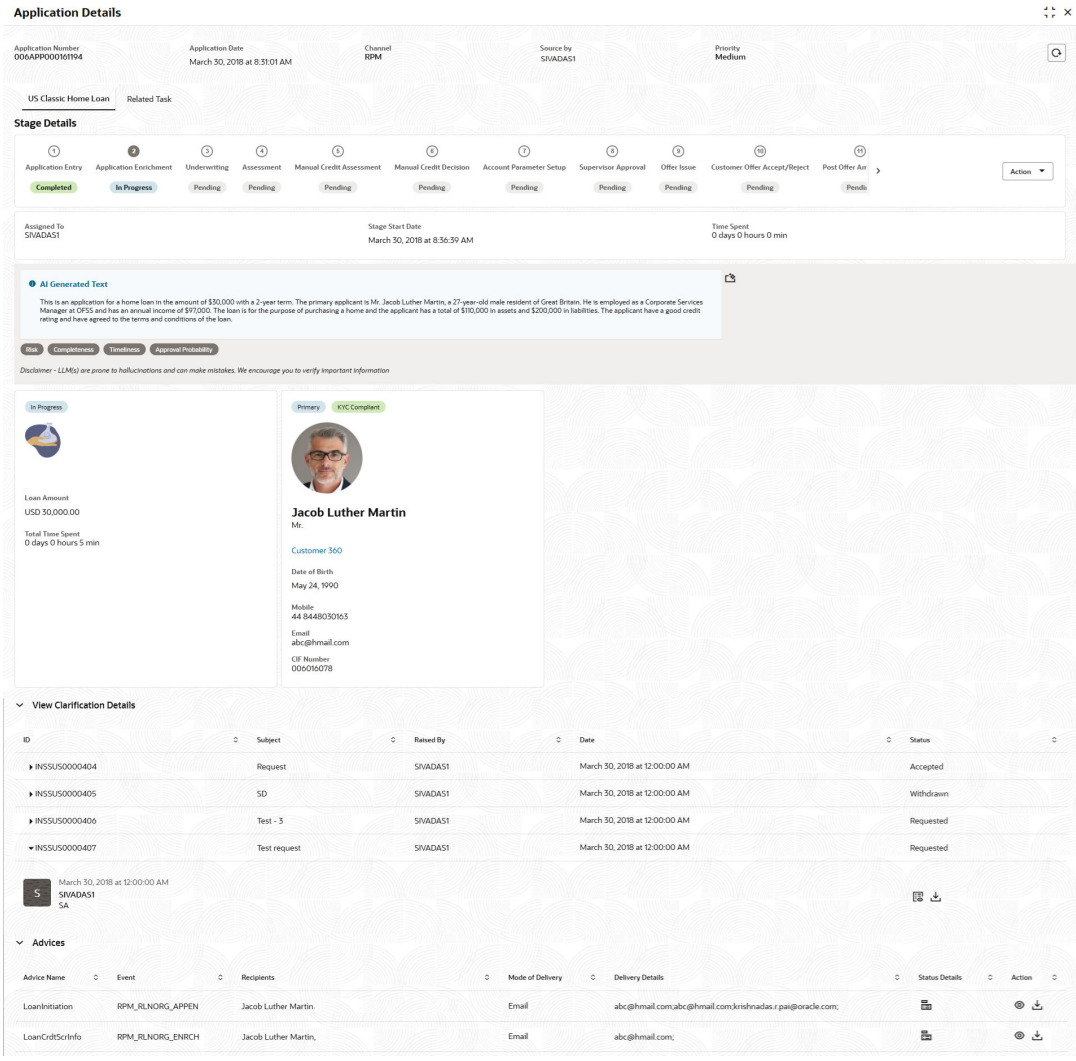
Figure 3-98 Application Details



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

> **Note**
>
> The fields marked as **Required** are mandatory.

Table 3-57 Application Details – Field Description

Field	Description
Application Number	Displays the application number.
Application Date	Displays the date and time on which the application was initiated.
Channel	Displays the channel name.
Source By	Displays the name of the user who has sourced the application.

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Table 3-57 (Cont.) Application Details – Field Description

Field	Description
Priority	Displays the priority of the application. • **High** • **Medium** • **Low**
Refresh	Click to retrieve recent changes or updates made to the application.
Go To	Select an option from the drop-down list to view the application flow. • **Simulation** This field appears only when the application is initiated from **Loan Stimulation**.
<Product Name>	Displays the product name. In case on multiple product, different tabs appears with the respective product name. User can click the product names to view the respective application details.
Stage Details	In this section, all account opening stages appears with the status name and it's chronological order of the stage in the process.
Action	To perform below actions on the appeared stages, click the number of specific stage and select an option from the **Action** drop-down list: • **Acquire & Edit Task** : Select this option to acquire and edit the selected stage. • **Acquire Task**: Select this option to acquire the selected stage and it can be edited later. • **View Stage Details**: Select this option to view the stage details.
User ID Assigned	Displays the **User ID** of the user currently working on the product process. The label of this field changes dynamically based on whether the selected stage is **In Progress** or **Completed**. • When user selects a **In Progress** stage, the label will display as **Assigned To**. • When user selects a **Completed** stage, the label will display as **Submitted By**. If the task was auto submitted, then the value for such Completed stages will be displayed as **Auto Submitted**. • For Pending and skipped stages, this field will be hidden. **Note**: This field appears blank if the product process task is not acquired by any user.
Stage Start Date	Displays the start date of the current stage. It also display time in hours, minutes and seconds.
Time spent	Displays the days, hours and minutes spent on the current selected stage.
AI Generated Text	Displays the AI generated description of the product. This section appears if the **Enable AI** toggle is selected in the **Origination Preferences** screen. This section also describes the product insights such as **Risk**, **Completeness**, **Timelines**, and **Approval Probability**. This data is generated analyzed based on captured application details. This content is populated as configured in Large Language Model.
	Click this icon to view the source of information in the context of the response given by Large Language Model. This icon displays when the **AI for Application Tracker** feature is enabled in the **Origination Preferences** screen.

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Table 3-57 (Cont.) Application Details – Field Description

Field	Description
<Application Tile>	In this tile, user can view the application specific details. Below field appears in this tile with respective details: • **<Status of the Application>**: Displays the current stage of the application • **Expected 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. • **Expected Account Opening Date**: Displays the date on which the account will be opened. • **<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, term deposit, and current account opting application. The label of this field appears as **Initial Funding Amount**. • **Total Time Spent**: Displays the total time spent on the application from the first to last stage.
<Applicant Details Tile>	In this tile, user can view the applicant details. Separate tiles appears for all the applicants that are involved in the application. Below field appears with the respective applicant details: • **Role of the Applicant** • **Applicant Image** • **Applicant Name** • **Title** • **Customer 360** : Click this link to view the 360 degrees view of the customer information. The Customer 360 screen appears with the details. Based on the customer type, refer to the **Retail 360 User Guide** and **Corporate 360 User Guide** from the party section. • **Date of Birth** • **Mobile Number** • **Email ID** • **CIF Number**

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Table 3-57 (Cont.) Application Details – Field Description

Field	Description
View Clarification Details	In this section, the user can view the clarification history. Below fields appear with the details: • **ID** • **Subject** • **Raised By** • **Date** • **Status**: User can view status based on user action done in **Clarification** screen. – **Requested** – **Responded** – **Accepted** – **Withdrawn** • **Status updated on** • **Request Subject** • **Actions**: User can **View** or **Download** the attached documents. On the click of the respective record the user can view the clarification content.
Advices	In this section, the user view the advices generated in the process of account opening. Below fields appear with the details: • **Advice Name** • **Event**: Displays the stage name on which the advice is generated. • **Recipients** • **Mode of Delivery** • **Delivery Details** • **Status Details** • **Actions**: User can **View** or **Download** the attached advices.
Related Task	In this section, user can view the stages involved in process of application. The below fields are appear with details: • **Product Processor**: Displays the product which integrated with Oracle Banking Party. • **Process Name** • **Process Reference Number** • **Stage** • **Status**

2. Click ✕ to close window.

3.15.3 Application Info

In this section you can view the application number along with its product name.

- Click the **Application Info** button to view the details.

  The **Application Info** screen appears with the Application Number and Business Product fields.

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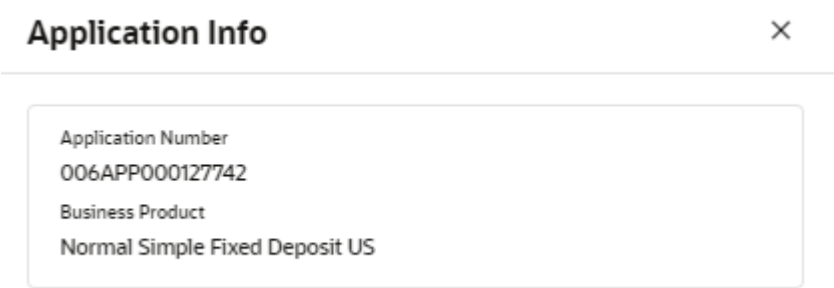
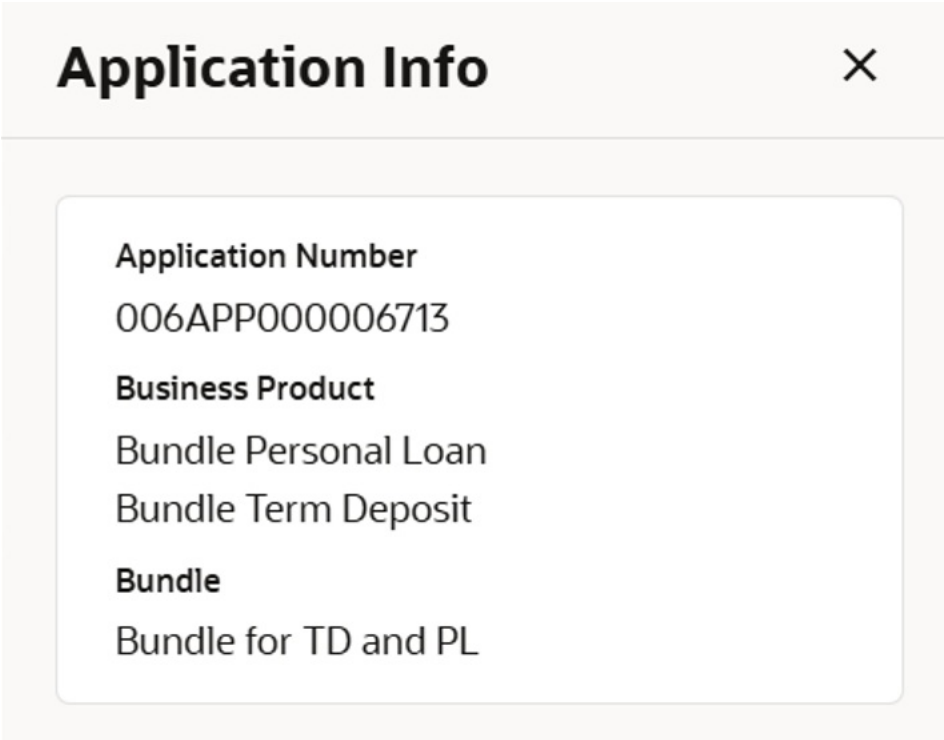
Figure 3-99 Application Info



The **Application Info** screen also displays the bundle name if the application is the part of a bundle.

Figure 3-100 Application Info



3.15.4 Customer 360

In this section you can view the list of customers involved in the application.

The seperate tiles of all the customers involved in the application appears. You can click on the respective customer tile to view the 360 degress details of that customer.

1. Click **Customer 360** to view the list of customer involved in the application.

   The **Customer 360** screen is displayed.

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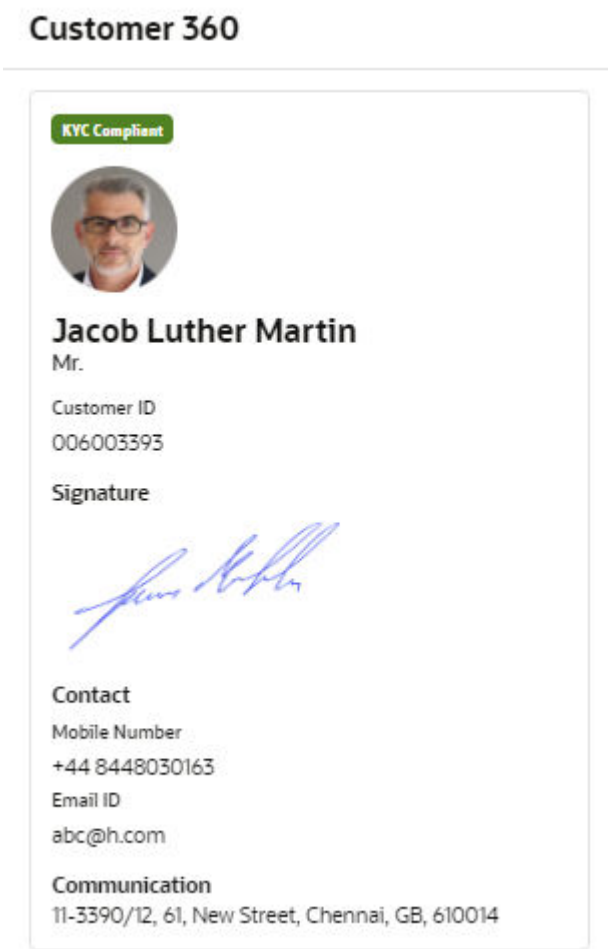
Figure 3-101 Customer 360



The customer title comprises of below details:

- <Applicant Role>
- <KYC Status>
- <Applicant Image>
- <First Name, Middle Name, Last Name>
- <Title>
- Customer ID
- Signature
- Contact
- Communication

2. 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 Applicant data segment.

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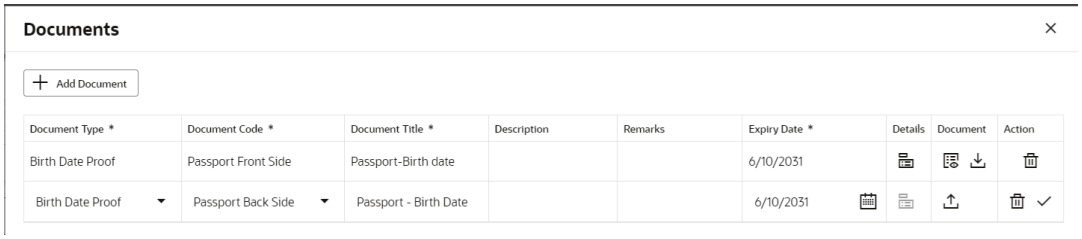
3.15.5 Documents

In this section you can upload the document and also view the already uploaded documents.

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

   The **Documents** screen is displayed.

Figure 3-102 Documents



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

Table 3-58 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.
Expiry Date	Select the document expiry date.
Details	Click the details icon to view below details of the documents: • **Uploaded Time**: Displays the uploaded date and time of the document in hours and mins. • **Uploaded By**: Displays the user name who uploaded the document . • **Stage Uploaded**: Displays the stage name on which the document is uploaded.
Document	Click to select the document from machine to upload. You can remove the uploaded document before saving the record from the **Action** column. Post saving the record you must delete the record to remove the document. Below actions are perfrom on the uploaded document • You can preview already uploaded document. • You can download already uploaded document.

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Table 3-58 (Cont.) Upload Document – Field Description

Field	Description
Actions	You can perfrom below actions on the added record: • Click to save the record. • Click to delete the record.

> **Note**
>
> Ensure that mandatory documents are uploaded, as the system will validate the same during the stage submission.
>
> Mandatory documents can only be deleted in the same stage where it is uploaded.
>
> Non-mandatory documents can be deleted in any stage.

3.15.6 Remarks

In this section you can view or the post 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.

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Figure 3-103 Remarks

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

3.15.7 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.

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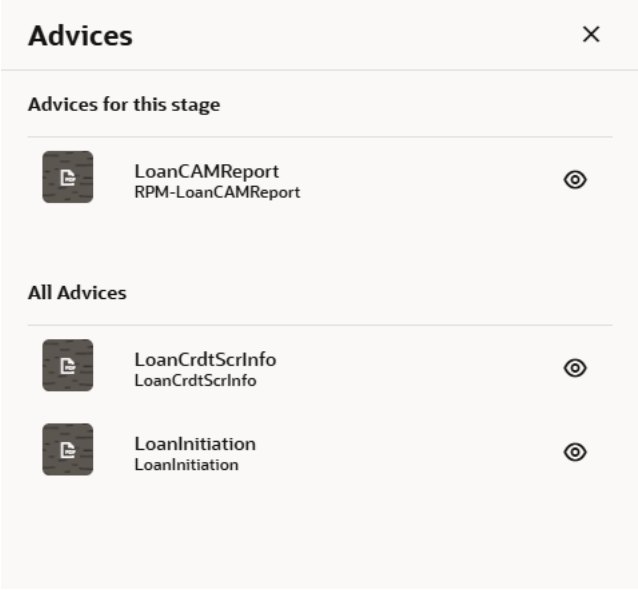
Figure 3-104 Advices



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

3.15.8 Conditions and Covenants

This topic provides the systematic instructions to add or edit conditions and covenants details for the loan applications.

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.

Covenants

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

To add conditions:

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

   The **Conditions & Covenants** page appears.

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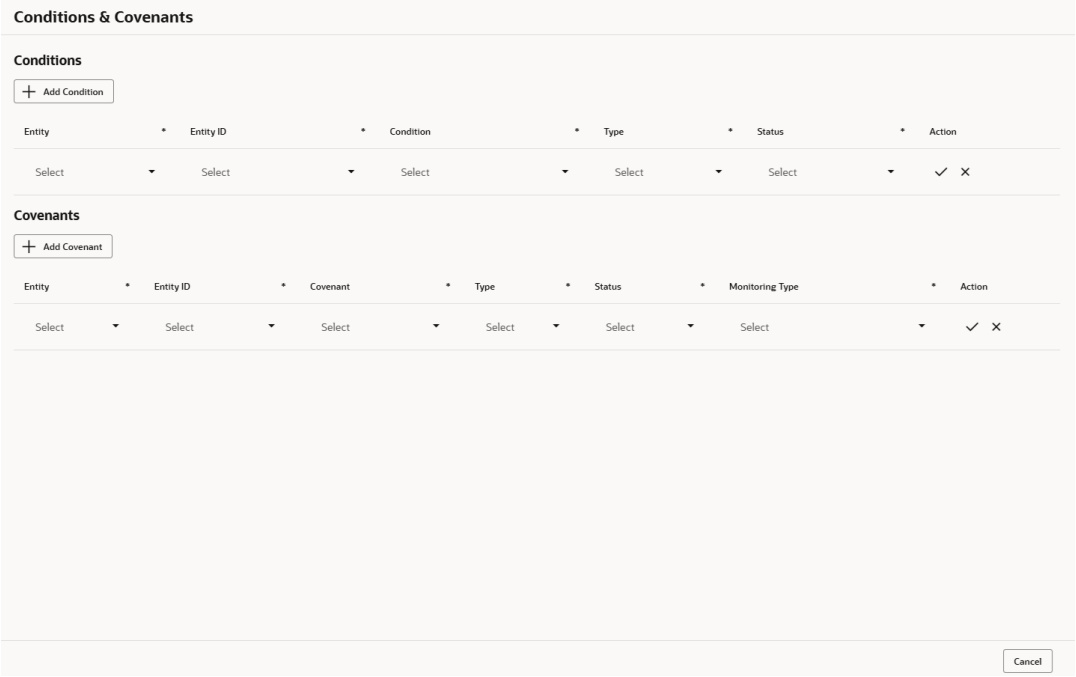
Figure 3-105 Conditions



2. Perform the following actions:
   - Click **Add Condition** to add new conditions.
   - Click **Remove** to remove already added conditions.
3. Enter the relevant details.

Table 3-59 Conditions – Field Description

Field	Description
Entity	Select the entity on which user wants to set condition. The available options are • **Party** • **Collateral** • **Account**
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. The available options are: • **Check Saleability of collateral** • **Contract Of Sale** • **Copy of Quotes for Intended work**
Type	Select the type when the conditions must be complied. The available options are • **Pre Disbursement**: If this option is selected then the selected conditions have to be complied prior with the account opening and loan disbursement. • **Post Disbursement**: If this option is selected then the selected conditions occur and are supposed to be complied post loan disbursement. This conditions are manually monitored.

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Table 3-59 (Cont.) Conditions – Field Description

Field	Description
Status	Select the status of the condition. The available options are • **Open** • **Complied**
Actions	User can perform below actions on the added record: • Click ✓ to save the record. • Click ✕ to delete the record.

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

> **Note**
>
> All the fields appears with the selected options in tabular format. User can edit the details on clicking the added row.

5. Perform the following actions:
   - Click **Add Condition** to add new conditions.
   - Click **Remove** to remove already added conditions.
6. Enter the relevant details.

Table 3-60 Covenants – Field Description

Field	Description
Entity	Select the entity on which user wants to set covenants. The available options are • **Party** • **Collateral** • **Account**
Entity ID	Select the entity ID from the list. The options in the list appears based on the entity selected in the **Entity** field.
Covenants	Specify the covenants for the selected entity.
Type	Select the type when the covenants must be complied. The available options are • **Financial** • **Reporting** • **Undertaking**
Status	Select the status of the covenants. The available options are • **Open** • **Complied**
Monitoring Type	Select the monitoring type for the covenant. The available options are: • **Fixed** • **Periodic** • **Ongoing**

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Table 3-60 (Cont.) Covenants – Field Description

Field	Description
Actions	User can perform below actions on the added record: • Click ✓ to save the record. • Click ✕ to delete the record.

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

> **Note**
>
> All the fields appears with the selected options in tabular format. User can edit the details on clicking the added row.

8. Click ✕ to close the screen.

3.15.9 Clarification Details

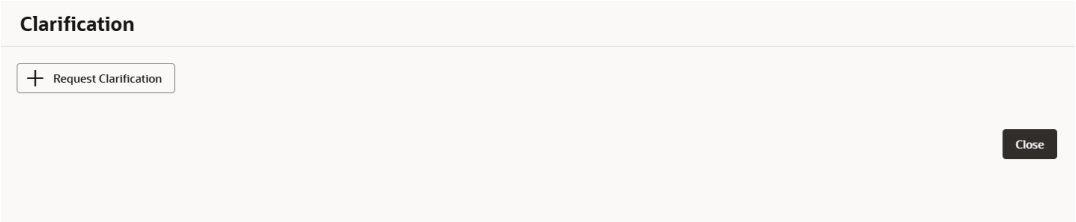
This topic describes the detailed information to request for clarifications.

To add the clarification details:

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

   The **Clarification** screen appears.

Figure 3-106 Clarification



2. Click **Request Clarification** button to request new clarification.

   The **Request Clarification** screen appears.

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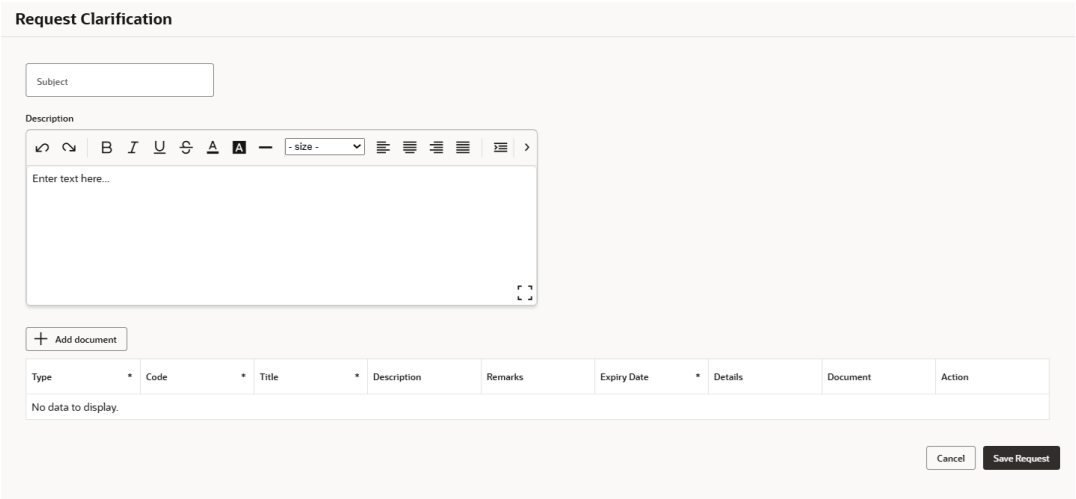
Figure 3-107 Request Clarification



3. In the **Request Clarification** screen, specify the subject and description.
4. Click **Add Document** button to upload the document which supports the clarification request.
5. Specify the details in the relevant data fields while adding documents. For more information on fields, refer to the field description table.

Table 3-61 Upload Document – Field Description

Field	Description
Type	Select the document type.
Code	Select the document code.
Title	Specify the document title.
Description	Specify the description for the document.
Remarks	Specify the remarks for the document.
Expiry Date	Select the document expiry date.
Details	Click the details icon to view below details of the documents: • **Uploaded Time**: Displays the uploaded date and time of the document in hours and minutes. • **Uploaded By**: Displays the user name who uploaded the document. • **Stage Uploaded**: Displays the stage name on which the document is uploaded.
Document	Click to select the document from machine to upload. User can remove the uploaded document before saving the record from the **Action** column. Post saving the record, user must delete the record to remove the document. Below actions are perform on the uploaded document • Click **Preview** to view already uploaded document. • Click **Download** to download already uploaded document.

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Table 3-61 (Cont.) Upload Document – Field Description

Field	Description
Actions	User can perform below actions on the added record: • Click to save the record. • Click to delete the record.

6. 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.

7. Select the application from the **Awaiting Customer Clarification** sub-menu available under the **Task** menu.

8. Click the **Clarification Details** from the header.

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

   Allowed actions are as following:

   - **Respond**
   - **Accept Clarification**
   - **Withdraw 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.

3.15.10 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, user can add or remove the solicitor and 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.

   The **Solicitor Details** page displays.

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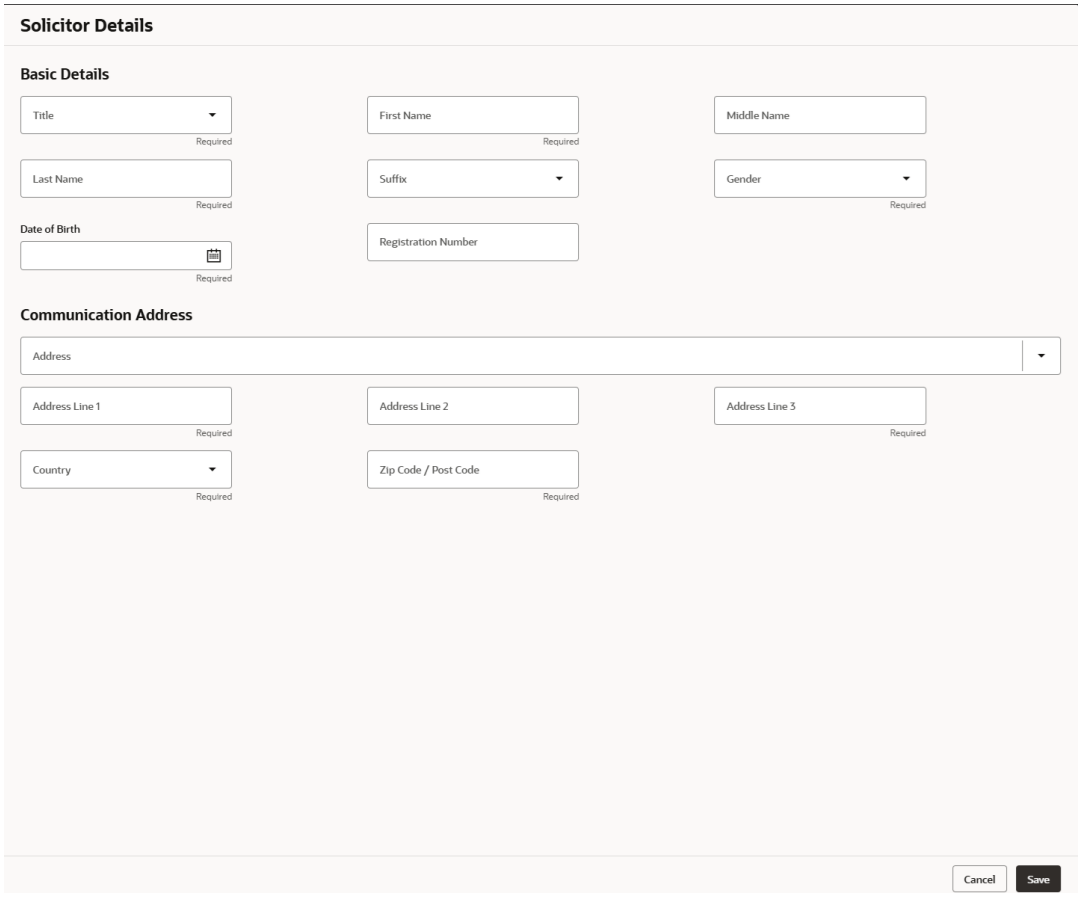
Figure 3-108 Solicitor



2. Enter the relevant details.

Table 3-62 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.
Suffix	Select the suffix of the solicitor from the drop-down list.
Gender	Select the gender of the solicitor from the drop-down list.
Date of Birth	Select or enter the birth date of the solicitor.
Registration Number	Specify the registration number of the solicitor.
Communication Address	Specify 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.
Country	Select and search the country code from the drop-down list.
Zip Code / Post Code	Specify the zip or post code of the address.

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

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4

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.

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- 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.

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5
Simplified Application

This topic describes the concept and process of single stage application.

What is Simplified Application?

The Simplified Application is introduced to open an account in a smooth single process culminating the long account opening process. In this process the user can directly create and application and update details with multiple data segmenst in a single view.

How to configure Simplified Application for a product?

To enable a simplified account opening process, select the **Simplified Application** flag in the **Business Product Preference** data segment of the **Business Product Configuration** screen.

Once the product is configured for simplified application, the user can configure the business process such as stages, data segments, document checklist and so on, in the **Business Process Configuration** screen.

How to process the simplified application?

After configuring the product and process, the user can initiate a single-stage application by navigating the menu. Below is the detailed process for opening an account using a simplified application.

To open an account using simplified application process:

1. From the **Menu**, select the **Retail Origination**. The Retail Origination menu appears.
2. From the **Retail Origination**, select the **New Application**. The New Application page appears with list of product types which are configured.
3. Select the appropriate product and click **Apply**.
   The Application Entry stage appears. The data segments in this stage appears based on the business process configuration.
   - **Applicant** : In this data segment user can capture applicant details such as basic, address, signature, employment, identification. Mutiple applicants are allowed with different roles. Refer **Applicant** data segment from the **Application Entry** stage of this guide.
   - **Relationship**: In this data segment user can capture the relationship details in case multiple applicants. Refer **Relationship** data segment from the **Application Entry** stage of this guide.
   - **Loan Details**: In this data segment user can capture the product details to configure the account. Refer **Account Details** data segment from the **Application Entry** stage of this guide.
   - **Interest and Charges**: In this data segment user can view and edit the interest and charges that are applicable. Refer the **Interest and Charges** data segment from the **Application Enrichment** stage of this guide.

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- **Financial Details**: In this data segment user can capture the financial details of all the applicants that are invovled in the account opening application. Refer **Financial Details** data segment from the **Application Entry** stage of this guide.
- **Loan Disbursement Details**: In this data segment user can capture the loan disbursement details. Refer the **Loan Disbursement Details** data segment from the **Application Enrichment** stage of this guide.
- **Loan Repayment Details**: In this data segment user can capture the loan repayment details. Refer the **Loan Repayment Details** data segment from the **Application Enrichment** stage of this guide.
- **Qualitative Scorecard**: In this data segment user can capture the qualitative scorecard details which appears based on configuration. Refer the **Qualitative Scorecard** data segment from the **Loan Assessment** stage of this guide
- **Term and Conditions**: In this data segment user can capture the term, conditions and consents of the customer. Refer the **Term and Conditions** data segment from the **Application Entry** stage of this guide.
- **Review**: In this data segment user can review all the details that are captured on clicking on each data segment tile.

4. On submitting the Application Entry stage, next stage is triggered based on the business process configuration.
5. Below stages are generated in the process of account opening. Refer respective stage pages of this guide for detailed information.
   a. **Application Document**
   b. **Loan Assessment**
   c. **Manual Credit Assessment**
   d. **Manual Credit Decision**
   e. **Acccount Parameter Setup**
   f. **Supervisor Application Approval Stage**
   g. **Offer Issue**
   h. **Offer Accept / Reject**
   i. **Post Offer Amendment**
6. The **Account Approval** stage is generated. All the data segments of the Application Entry stage appears. The user can only view those stages. The Approval Details data segment is enabled to capture account approval status. For more information refer the **Approval Details** data segment of th**e Account Approval** stage in this guide.
   - If the Rejected option is selected in the Approval Details data segment then this application is terminated.
   - If the Approved option is selected in the Approval Details data segment then the application's payload are proceed for account creation.
7. An account is created on approving the application in the **Account Approval** stage.
8. If the system fails, the Free Task generates the **Handoff Retry** task. With the necessary access rights, the user can pick up such tasks, take the necessary action on the Failure reason, and then resubmit to the Host.

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6
Quick Account Opening

This topic describes the concept and process of single stage application.

What is Quick Account Opening?

Quick Account Opening is launched to simplify the account creation process, making it quicker and more efficient. When this feature is activated for a particular loan product, the system will automatically initiate the account opening process once the Quick Assessment is approved.

How to configure Quick Account Opening?

To streamline the account opening process, check the **Quick Account Opening** option in the **Business Product Preference** section of the **Business Product Configuration** screen.

After the product is set up for fast account opening, the user can align the business product with the factory-installed process for **Quick Account Opening** in the **Business Process Configuration**.

How to process the Quick Account Opening?

After configuring the product and process, the user can initiate a single-stage quick account opening application by completing the loan simulation and quick assessment process. Below is the detailed process for opening an account using a quick account opening.

To open an account using quick account opening process:

1. Refer to the Loan Simulation and Quick Assessment section.
2. Click Apply in the **Quick Assessment Stage** will automatically start the Quick Account Opening process if the **Quick Account Opening** option is activated for the business product.

> **Note**
>
> The Quick Account Opening process enables instant account openings only for auto-approved applications and prevents Manual/Rejected applications from proceeding forward.

   The **Open Account** stage appears. The data segments in this stage appears based on the business process configuration.

- 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..
- Document Generation
  In this data segment you can generate and dispatch the documents that are configured.

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- Document Acceptance
  In this data segment you can capture the acceptance of the documents that are already generated and dispatched.
- 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.

6.1 Loan Disbursement Details

This topic describes systematic instructions to configure loan disbursement details.

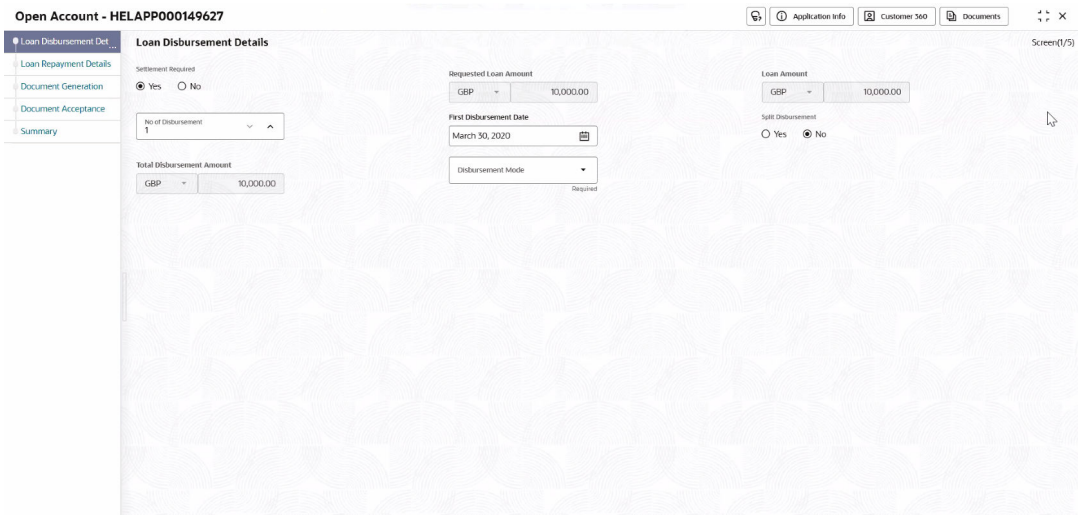
The **Loan Disbursement Details** are pushed into the host as a part of account opening pay load.. The **Loan Disbursement Details** enables the user to capture the various disbursement methods.

To add loan disbursement details:

1. In the Loan Disbursement stage, update the fields based on the disbursement mode as per the customer's choice..

   The **Loan Disbursement** screen displays.

Figure 6-1 Loan Disbursement



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

Table 6-1 Loan Disbursement

Fields	Description
Settlement Required	Select to indicate whether the settlement required. The available options are: • **Yes** • **No**
Requested Loan Amount	Displays the loan amount that is requested to borrow.
Loan Amount	Displays the requested or approved loan amount.

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Table 6-1 (Cont.) Loan Disbursement

Fields	Description
Number of Disbursement	Select the number of disbursements for disbursing the loan amount. The value one appears by default.
First Disbursement Date	Select the first disbursement date.
Split Disbursement	Select to indicate the loan amount should be disbursed in multiple modes. The available options are: • **Yes**: If this option is selected then Add Mode button appears to add additional disbursement mode. • **No**: This option indicates that the user wants to continue with the single disbursement mode.
Total Disbursement	Displays the total disbursement amount.
Disbursement Mode	Select the disbursement mode from the drop-down list. Available options are: • **Own Internal Account** • **Other Internal Account** • **External Account** • **GL Account**

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.

6.2 Loan Repayment Details

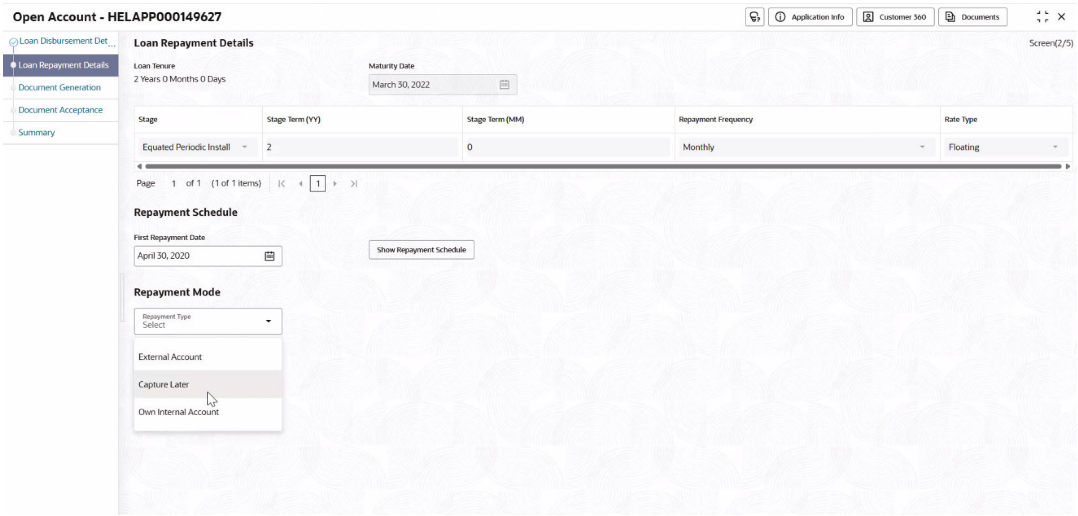
This topic describes systematic instructions to enables the user to capture the loan repayment details..

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.

   The **Loan Repayment** details screen displays.

Figure 6-2 Loan Repayment



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

Table 6-2 Loan Repayment Details

Fields	Description
Loan Tenure	Displays the selected loan tenure that was captured during Loan Simulation
Maturity Date	Displays the maturity date based on the **First Repayment Date** and **Loan Tenure**.
Stage	Displays the Repayment Stage that was considered during Loan Simulation
Stage Term <Term Unit>	Displays the default stage term is captured during loan simulation The separate column appears for separate term units as years, months, and days as per Business product configuration.
Repayment Frequency	Select the repayment frequency from the drop-down list.
Show Repayment Schedule	Click this button to generate the repayment schedule which displays the details of installment amount with the principal and interest break up for the given 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.

3. Click the Show Repayment Schedule button to generate the repayment schedule which displays the details of installment amount with the principal and interest break up for the given tenure.

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.

6.3 Document Generation

In this data segment you can generate and dispatch the documents that are configured.

In the**Document Generation** data segment, the list of documents that are maintained within the document generation event and fulfills the rule criteria are pre-populated in the tabular format. This document generation events are defined in the Advice Maintenance screen. Each documents appears separately to generate and dispatch.

To generate and dispatch the document:

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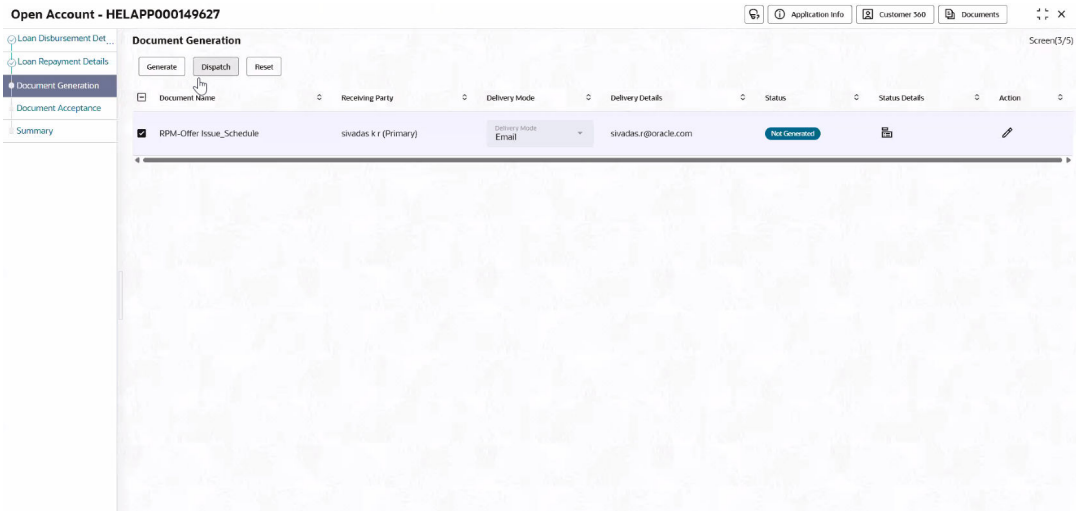
1. The Document Generation stage is displayed

   The **Document Generation** screen displays.

Figure 6-3 Document Generation



2. In the Document Generation section, select the check box to select the document from the list. It is mandatory to select at least one document.

   You can perform below actions on the selected document:

   - **Generate**: Click this button to generate the selected document. On clicking this button the system invokes a call to the report generation service which generates a PDF output for the advice configured in the Advice Maintenance screen. Once the output is generated the documents are stored in the document managed service (DMS) along with the reference ID. This reference ID fetches the document on click the Generate Document link in the Document column.
   - **Dispatch**: Click this button to dispatch the selected generated documents. You can only dispatch those documents which are not already dispatched. On clicking this button the system validates whether the document is already generated. Once the validation is successful the system dispatch the document to the default setting defined in the Advice Maintenance screen.
   - **Reset**: Click this button to reset the action performed on the document.

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

Table 6-3 Document Generation

Field	Description
Document Name	Displays the name of document. Click the link to fetch the document from the stored service and view the PDF output of the document. This link appears only if the document is generated.
Receiving Party	Displays the name of the applicant along with the role. The document is generated and dispatched to the applicants mentioned in this column. The name appears as captured in the Applicant data segment.

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Table 6-3 (Cont.) Document Generation

Field	Description
Delivery Mode	Displays the default mode of delivery of the documents. This default mode of delivery is defined in the Advice Maintenance screen.
Delivery Details	Displays the delivery details of the generated documents based on the default delivery mode. • If the delivery mode is **Email** or **e-Sign Remote** then the preferred email address of every recipient is displayed. • If the delivery mode is **Post** then the preferred address of every recipient is displayed. • If the delivery mode is **e-Sign In-Person** then the link is shared with every recipients and in this case the status appears as **Pending For Link Generation**. Once the dispatch event is executed successfully, the status appears as **Link Generated**. • If the delivery mode is **Print** then the **Not Applicable** text appears.
Status	Displays the status of the documents based on the actions performed on clicking Generate or Dispatch button. Once the dispatch process is initiated for the generated documents, the status appears based on the selected default mode of delivery. • If the mode of delivery is **Email** then on the successful trigger the status appears as **Email Sent**. • If the mode of delivery is **E-Sign Remote** or **E-Sign In-Person** then on the successful trigger the status appears as E-Signing Initiated. • If the mode of delivery is Post then on the successful trigger the status appears as Dispatched. • If the mode of delivery is **Print** then on the successful trigger the status appears as **Ready for Print**. • In case the dispatch process fails due to technical error then the status appears as **Failed**.
Status Details	Displays the status details of the document. Click the icon to view the generation and dispatched details of document along with the date and time.
Action	Select the appropriate icon to perform respective action. • Click to edit the delivery mode • Click **Save** to save the edited delivery mode.

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.

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6.4 Document Acceptance

In this data segment you can capture the acceptance of the documents that are already generated and dispatched.

The Document Acceptance data segment populates the list of documents that appeared in the Document Generation data segment and are mark as Yes in the Acceptance field in the Advice Maintenance screen.

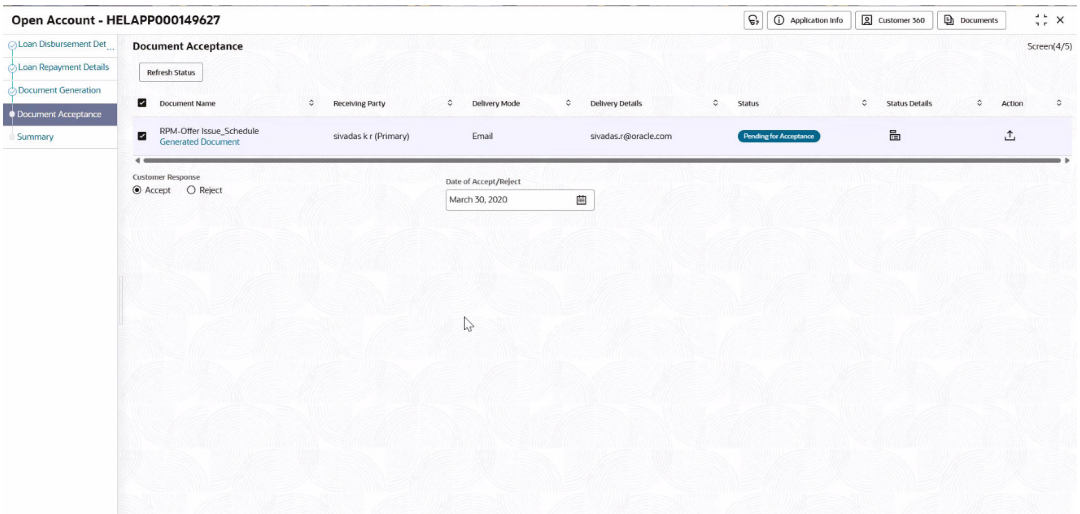
If the document is marked as No in the Acceptance field in the Advice Maintenance screen then the acceptance process is not required for that document and hence it will not appear in this data segment.

To accept the document:

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

   The Document Acceptance screen appears.

Figure 6-4 Document Acceptance



2. In the Document Acceptance section, select the check box to select the document from the list and perform appropriate actions.

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

Table 6-4 Document Acceptance

Fields	Description
Refresh Status	Click on refresh the status to referesh the latest details.
Document Name	Displays the name of document. Click the link to fetch the document from the stored service and view the PDF output of the document. • **Generated Document**: This link appears only if the document is generated atleast once. • **Accepted Document**: This link appears only if the E-Signed document is uploaded.

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Table 6-4 (Cont.) Document Acceptance

Fields	Description
Receiving Party	Displays the name of the applicant along with the role. The document is generated and dispatched to the applicants mentioned in this column. The name appears as captured in the Applicant data segment.
Delivery Mode	Displays the default mode of delivery of the documents. This default mode of delivery is defined in the Advice Maintenance screen.
Delivery Details	Displays the delivery details of the generated documents based on the default delivery mode. • If the delivery mode is Email or e-Sign Remote then the preferred email address of every recipient is displayed. • If the delivery mode is Post then the preferred address of every recipient is displayed. • If the delivery mode is e-Sign In-Person then the link is shared with every recipients and in this case the status appears as Pending For Link Generation. Once the dispatch event is executed successfully, the status appears as Link Generated. • If the delivery mode is Print then the Not Applicable text appears.
Status	Displays the status of the documents based on the actions performed on the document.
Status Details	Displays the status details of the document. Click the icon to view the generation, dispatched and acceptance details of document along with the date and time.
Action	Select the appropriate icon to perform respective action. • **View**: You can view the documents only if the Delivery Mode is defined as E-Sign Remote or E-Sign In-Person. • **Upload Document**: You can upload documents only if the Delivery Mode is defined as Email, Print or Post. • **Delete**: You can upload documents only if the Delivery Mode is defined as Email, Print or Post.
Customer Response	Select the customer response for the documents. The available options are: • **Accept**: Select to accept the application documents. You can select this option only if the acceptance status of all the document is Accepted. • **Reject**: Select to reject the application documents. If the acceptance status of any one of the document is declined then this option appears auto-selected. • **Amend**: Select to amend the application document status.
Date of Response	Select the date on which the customer response is captured. This date should be greater or equal to current date.

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.

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6.5 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.

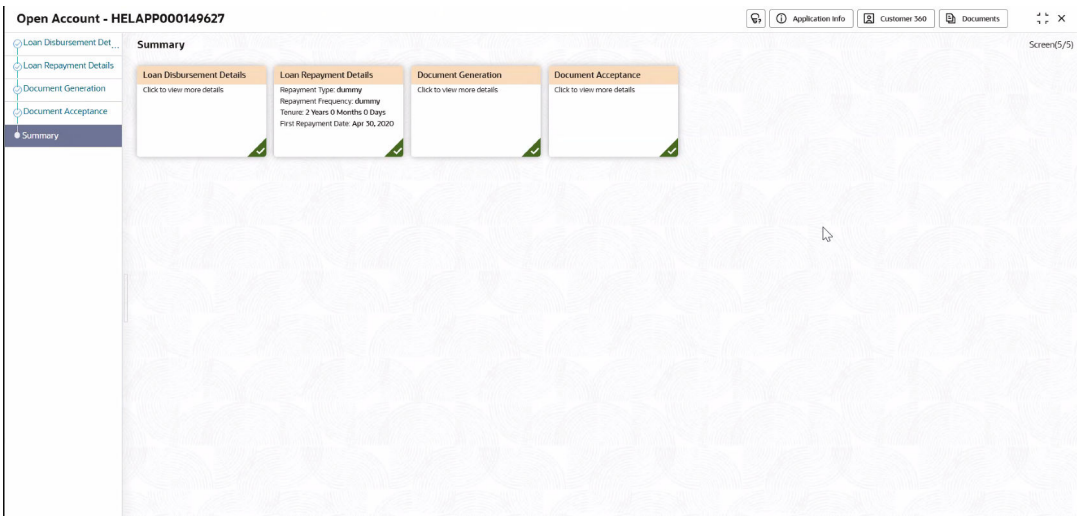
The system will display the summary of each of the data segments in as many tiles as the number of data segments in the given stage.

To view the summary of all the data segments:

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

   The **Summary** screen displays.

Figure 6-5 Summary



Each of these summary tiles are click able 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 6-5 Summary-Quick Account Opening

Field	Description
Loan Disbursement Details	Displays the asset details.
Loan Repayment Details	Displays the mandate details.
Document Generation	Displays the document generation.
Documents Acceptance	Displays the document acceptance.

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.

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OR

Click **Proceed**. The **Checklist** screen appears.

4. Click**Submit** to submit the Open Account stage. The confirmation screen appears with the submission status, the Application Reference Number and the Process Application Reference Number.
5. Click Close to close the window.

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7

Buy Now Pay Later

This topic provides the detailed information about Buy Now Pay Later.

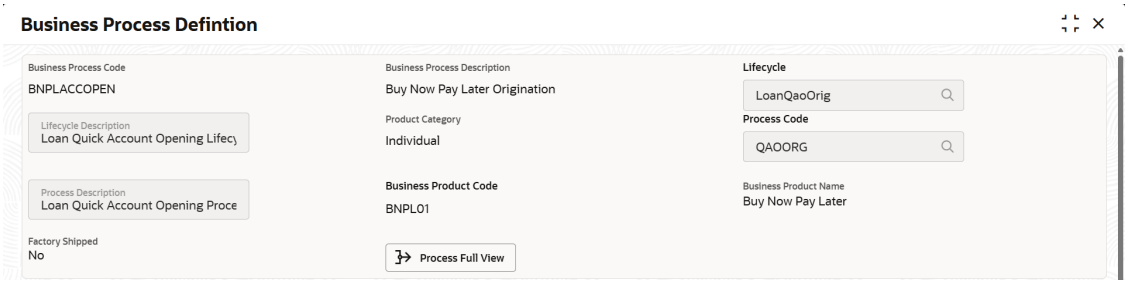
What is Buy Now Pay Later?

The **Buy Now Pay Later** option enables customers to start and obtain small loans directly from merchant websites, online banking platforms, and mobile applications. Banks and financial institutions providing this service can utilize the API from Oracle Banking Origination for easy integration. While origination Buy Now Pay Later loan additional features like quick eligibility assessment, risk-based pricing can also be enabled.

How to configure the Buy Now Pay Later?

To enable a **Buy Now Pay Later** opening process, select **E-Commerce** in channel allowed field of **Business Product Details** screen. Loan simulation, quick assessment, and quick account also needs to be enabled in business product. Additionally, it needs a tailored map for a business process designed specifically for BNPL.

Figure 7-1 Business Process



Buy Now Pay Later Flow:

1. **Buy Now Pay Later Initiation** - A user requests Buy Now Pay Later through a merchant's website by providing applicant details, customer information, loan amount, tenure, currency, bureau call required flag, and schedule type (normal schedule).
2. **Loan Eligibility and Pricing Decision** - Oracle Banking Origination checks product configuration, customer eligibility, triggers API calls like bureau score, decision, and risk-based pricing (if configured), and returns multi-term loan interest rates and installment amounts to merchant.
3. **Confirm and Apply** - The user confirms loan terms, merchant send loan application. The system creates Customer ID (if it is a new customer), generates a Loan Simulation ID, and triggers a Quick Account Opening.
4. **Account Opening and Disbursement** - Oracle Banking Origination initiates a Quick Account opening new loan account will be opened with disbursement and repayments as received from merchant.

   Below BNPL API is are called in the sequence.

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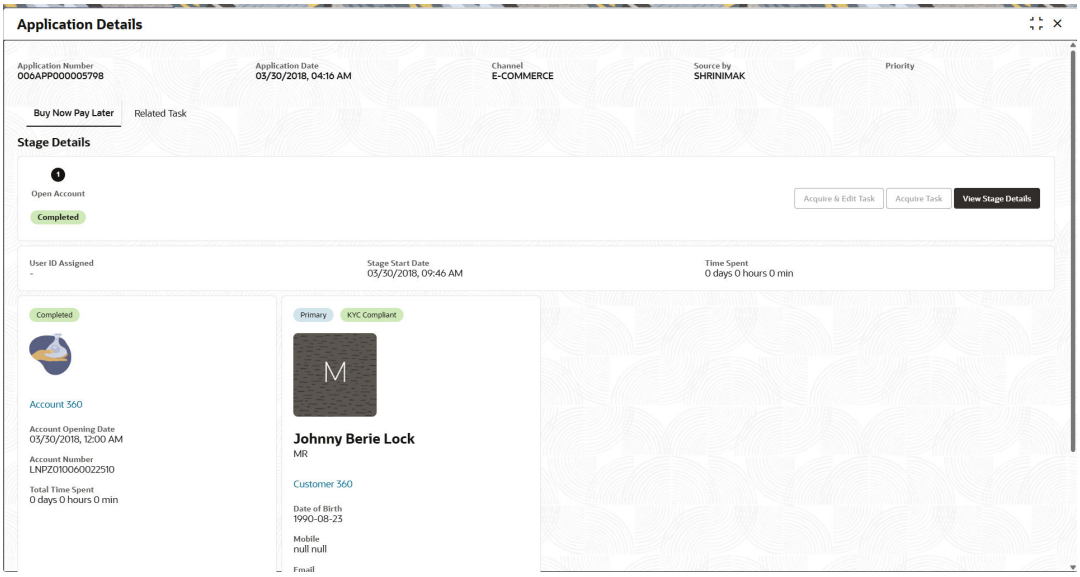
Table 7-1 API's Called

API's Called	Description
obremo-rpm-lo-loanapplications/ob/obo/v1/loanapplications/bnpl	It is used to fetch Interest and Installment for given terms.
obremo-rpm-lo-loanapplications/ob/obo/v1/loanapplications/bnpl/apply	It is used to initiate the account creation process.
obremo-rpm-projection-services/web/v1/inquiry/applicationsList?applicationNo=<APPLICATION_NUMBER>	It is used to Inquire the application, to fetch the newly created account number and other details.

5. Once the application is initiated, the user can inquire view of the completed application with the account number in Application Details dashboard. Once the application is initiated, the user can inquire view of the completed application with the account number in Application Details dashboard. The dashboard will display all relevant information, including the status of the application, pending documents, and estimated processing times.

   The Application Details screen is displayed.

Figure 7-2 Application Details



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A

Error Codes and Messages

This topic contains the error codes and messages.

Table A-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
RPM-CMN-001	Exception Occurred while Executing Query

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

Error Code	Messages
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
RPM-LO-ACDT-003	Please provide a valid value for Statement Type
RPM-LO-ACDT-004	Please provide a valid value for Statement Cycle

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

Error Code	Messages
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
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

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

Error Code	Messages
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
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

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

Error Code	Messages
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
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

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

Error Code	Messages
RPM-LO-BPLC-016	Min Amount is not configured for Currency $1 as part of Business Product
RPM-LO-BPLC-017	Min Term is not configured for Currency $1 as part of Business Product
RPM-LO-BPLC-018	Min Term Tenor Basis is not configured for Currency $1 as part of Business Product
RPM-LO-BPLC-019	Branch Allowed as to be configured as part of Business Product
RPM-LO-BPLC-020	Atleast one branch should be configured if Branch Allowed is selected in Business Product
RPM-LO-CHDT-001	If Waive All is selected, all charges should be waived off
RPM-LO-CHDT-002	For Payment Method "Cash", Transaction Reference Number should be mandatory
RPM-LO-CHDT-003	For Payment Method "Online Transfer", Bank Code and Account Number should be mandatory
RPM-LO-CHDT-004	For Payment Method "Others", Bank Code and Account Number should be mandatory
RPM-LO-CHDT-005	Payment Method is Mandatory, if charges are not waived off
RPM-LO-CHDT-006	Charges waived
RPM-LO-CLDT-001	Collateral Value should be greater than zero
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
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

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

Error Code	Messages
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
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

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

Error Code	Messages
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
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

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

Error Code	Messages
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
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

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

Error Code	Messages
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
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

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

Error Code	Messages
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
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

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

Error Code	Messages
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
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

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

Error Code	Messages
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
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

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

Error Code	Messages
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
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

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

Error Code	Messages
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
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

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

Error Code	Messages
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

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B
Advices

This topic provides the information on the various advices supported in Retail Loan Account Origination process.

> **Note**
>
> Personal information used in the interface or PDFs are dummy. It is only for reference purposes.

Table B-1 Advices

Advices	Sample Files
Adverse Action Notice	Adverse Action Notice
Loan Initiation	Loan Initiation
Loan Initiation Reply	Loan Initiation Reply
Loan Approval	Loan Approval
Loan Rejection	Loan Rejection
Offer Issue with Schedule	Offer Issue with Schedule
Offer Issue without Schedule	Offer Issue Without Schedule
Welcome Letter without APR	Weclome Letter without APR
Credit Appraisal Memorandum	Credit Appraisal Memorandum

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