Retail Loan Origination User Guide

Oracle FLEXCUBE Universal Banking

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Retail Loan Origination User Guide
June 2017
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Contents

1. Preface

1.1 Introduction

This manual is designed to explain the Retail Loan Origination module of Oracle FLEXCUBE. It provides an overview of the workflow and information on maintaining the prospect details, and other supported features.

1.2 Audience

This manual is intended for the following User/User Roles:

Role	Function
Corporate Customer Service Executive	Collection of applications
Trade Finance Executive	Updation of details of contracts
Trade Finance Manager	Verification and authorization of contracts
Compliance Executive	Performance of compliance details of all parties in a contract
Compliance Manager	Verification of compliance check carried out by Compliance Executive

1.3 Documentation Accessibility

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

1.4 Abbreviations

The following abbreviations are used in this User Manual:

Abbreviation	Description
BPEL	Business Process Execution Language
SDEs	System Data Elements
WF	Workflow

1.5 Organization

This manual is organized into the following chapters:

Chapter 1	*About this Manual* gives information on the intended audience. It also lists the various chapters covered in this User Manual.

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Chapter 2	*Retail Loan Origination* explains the process of creating and maintaining the prospective applicant details.
Chapter 3	Maintenances explains the process of handling SDE, Template Definition, and Ratio Maintenance.
Chapter 4	*Reports* - provides a list of reports that can be generated in this module and also explains their contents.
Chapter 5	*Function ID Glossary* has alphabetical listing of Function/Screen ID's used in the module with page references for quick navigation.

1.6   Related Documents

- Procedures User Manual
- Core Entities User Manual

1.7   Glossary of Icons

This User Manual may refer to all or some of the following icons:

Icons	Function
	Exit
	Add row
	Delete row
	Option List

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2. Retail Loan Origination

2.1 Introduction

The process of loan origination gets initiated when a prospective customer approaches the bank, with a loan account opening request or when the bank approaches a prospective customer, taking lead from its database. In case of a bank–initiated request, the process moves forward only if the prospective customer is interested. The entire process is carried out in multiple stages and on successful completion of each stage, it moves automatically to the next stage.

When the customer approaches the bank for its products and offers, before initiating the loan origination process, the bank can create a mock-proposal which would have the personal details of the customer, the loan offers the customer is interested in as well as the schedules associated with the loan offer. This can be stored as reference in the system to be retrieved when the actual loan process flow is initiated.

Retail lending process flow uses Oracle BPEL framework with multiple human tasks for workflow stages. The capture and enrichment of information in multiple steps can be dynamically assigned to different user roles, so that multiple users can take part in the transaction. Oracle Business rules are used for dynamic creation of multiple approval stages.

The following details need to be maintained for originating a Retail Loan:

- Loan prospect retails
- Credit rating rules
- Credit ratios
- Override details
- Document checklist and advices
- Application category details

The Retail Loan origination process flow is composed of following stages:

- Application Entry
- Application Verification
- Internal KYC
- External KYC
- Underwriting
- Loan Approval
- Document Verification
- Manual Retry

These features, maintenances and the different stages in the process flow are explained in detail in the following sections.

2.2 Maintaining Loan Prospect Details

You can maintain the details of a prospective borrower or a loan applicant, when the borrower initially approaches the bank enquiring about the various loan products that are being offered. The system facilitates capturing of lead details through external channels as well.

The following details are captured as part of this maintenance:

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- Prospective customer's personal and location details
- Prospective customer's employment details
- Requested loan details
- Lead life cycle management

You can maintain the details related to the prospective customer in 'Prospect Details' screen. You can invoke this screen by typing 'ORDLEADM' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

You can specify the following details in this screen:

Lead Id

Specify a unique identification for the prospective loan customer.

Description

Specify a suitable description for the prospective loan customer.

Click on 'View Offers' to view the multiple offers in the sub screen similar to the 'Retail Loan simulation screen'.However, you are not allowed to modify and re-simulate in this screen..

Request ID

The system displays the request identification of the loan request.

Channel

The system by default displays 'FLEXCUBE' as the channel. However, you can modify if needed. The adjoining option list displays a list of valid channels. Select the appropriate one.

Promotion Code

Indicate the promotion code.

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Remarks

Specify the reason for the loan enquiry.

Branch code

The system displays the branch code.However you can modify it.

Date of Request

Specify the date when the prospective customer enquired about the loan. You can also select the date from the adjoining 'Calendar' icon.

New Account Number

The system updates the new account number automatically, when you create a customer account in BPEL flow by changing the lead status to 'Converted'.

Note

– You can update the Customer Account in the New Account number field by changing the status of the Lead record to 'Converted'.

– This is applicable only for CASA lead origination. This is not relevant for Loan leads..

Application Type

Select the application type from the adjoining drop-down list. The available options are:

- Retail
- Corporate
- CASA
- Ijarah
- Istisna
- Mudarabah
- Murabaha
- Musharaka
- Tawarooq

Current Status

The system displays the current status of the lead.

New Status

Select the new status from the adjoining option list. It is mandatory to specify the reason if the current status is 'Closed', 'Rejected' or 'Additional Document Required'.

After authorization, the new status becomes the current status of the lead.

Conversation ID

Specify the conversation ID, if conversation is originated before the lead record submission. The adjoining option list displays all valid conversation IDs. Select the appropriate one.

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The table shows the status available for lead management of loans.

Lead Status	Description	Possible Next Staus
New	All the leads generated from the channel will have the status as 'New' FCUBS user can see the entire list of leads in the lead summary screen.	Follow Up Closed Rejected
Rejected	When the FCUBS user rejects the lead. When the status is selected as 'rejected', it will be mandatory for the user to select the reason code in the sub screen which will be populated at the save operation.	Status cannot be changed
Follow Up	The FCUBS contacts the prospect for further processing The FCUBS user can edit the details provided by the prospect/customer based on their interaction.	Additional Documents Required Closed Rejected Offer Generated
Additional Documents Required	After speaking to the prospect/customer, FCUBS user informs correct or additional documents required. When the status is selected as 'Closed', it will be mandatory for the user to select the reason code in the sub screen which will be populated at the save operation	Follow Up Closed Rejected Offer Generated
Review	When the prospect/customer uploads corrected or additional documents	Follow Up Closed Rejected Offer Generated
Offer Generated	When the FCUBS user simulates and system generates the offer based on requested details	Closed Converted

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Lead Status	Description	Possible Next Staus
Closed	When the FCUBS rejects or closed the lead id When the status is selected as 'Closed', it will be mandatory for the user to select the reason code in the sub screen which will be populated at the save operation	Status cannot be changed
Converted	When the customer accepts one of the generated offers	Closed
Application Under process	When a converted loan lead is saved in the application entry stage of the origination, the system will automatically change the status of the lead in ORD-LEADM to "application under process"	You will not be able to change the status manually after this status.

2.2.1 Main Tab

You can capture the following personal and geographical details related to a prospective customer:

Sequence Number
The system displays the sequence number.**Type**

Select the type of the customer from the drop-down list provided. The following options are available:

- Primary
- Co-Applicant

Existing
Check this box, if the lead applicant is an existing customer.

Local Branch
Select the local branch of an existing customer from the adjoining option list.

Customer No
Specify the customer, if the Customer is existing. The adjoining option list displays all valid customer numbers. Select the appropriate one. If the Customer is prospect, then the system generates the new customer ID, by default.

Default
Click on default button to default the details on existing customer.

Short Name
The system defaults the Short name when default button is pressed, if the applicant is an existing customer. However, you can specify the short name, if the applicant is prospect.

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Customer Name

The system defaults the Customer name when default button is pressed, if the applicant is an existing customer. However, you can specify the customer name, if the applicant is prospect.

National ID

Specify the national Id or country code of the customer or select the national Id from the option list provided.

Responsibility

Select the responsibility from the adjoining drop down list.

Liability

Specify the liability for all parties other than primary applicant.

City

Specify the city of the customer.If the lead is received from the channel (FCDB), then the city value is passed by the FCDB to FCUBS and is defaulted here.

Country

Specify the country of domicile of the customer or select the country code from the option list provided.

Nationality

Specify the country of which the customer is a national or select the country code from the option list provided.

Language

Specify the primary language of the customer or select the language from the option list provided.

Customer Category

Specify the category to which the customer belongs or select the customer category from the option list that displays all valid customer categories.

Financial Currency

Select the financial currency from the adjoining option list.

Mobile Number

Specify the mobile phone number of the prospective customer.

Landline Number

Specify the land phone number of the prospective customer.

E-mail

Specify the e-mail Id of the prospective customer.

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Fax

Specify the fax number of the prospective customer.

Preferred Date of Contact

Specify the preferred date of contact.

Preferred Time of Contact

Specify the preferred time of contact.

First Name

Specify the first name of the customer.

Middle Name

Specify the middle name of the customer.

Last Name

Specify the last name of the customer.

Salutation

Select the salutation preference of the customer from the drop-down list provided. You can select any of the following options:

- Mr
- Mrs
- Miss
- Dr

Gender

Select the gender of the customer from the drop-down list.

Date of Birth

Specify the date of birth of the customer or select the date by clicking the 'Calendar' icon provided.

Mother's Maiden Name

Specify the customer's mother's maiden name.

Marital Status

Select the marital status of the prospective customer from the drop-down list. The following options are available:

- Married
- Divorced
- Remarried
- Separated
- Spouse Expired

Dependents

Specify the number of dependants for the customer.

SSN

Specify applicant's SSN.

Passport Number

Specify the passport number of the prospective customer.

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Passport Issue Date

Specify the date on which the customer's passport was issued or select the date from by clicking the adjoining 'Calendar' icon.

Passport Expiry Date

Specify the date on which the customer's passport expires or select the date from by clicking the adjoining 'Calendar' icon.

Existing Relationship Details

You can maintain the following relationship details:

Relationship Type

Specify the relationship type of the customer.

Credit Card Number

Specify the credit card number of the customer

Customer ID/Account Number

Specify the customer identification or account number of the customer.

Note

The system defaults the above details for both the prospect and the existing customer, if the application is submitted from external system.

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2.2.2 Details Tab

You can capture the address and employment related details of the prospective customer in 'Details' tab.

Address Details

Address Type

Select the address type of the customer from the following options provided in the drop-down list:

- Permanent
- Home
- Correspondence Address

Mailing

Check this box to indicate that the address you specify here is the customer's mailing address.

Address Line 1 – 4

Specify the address of the customer in four lines starting from Address Line 1 to Address Line 3.

Pincode

Specify the zip code associated wit the address specified.

Contact Number

Specify the contact telephone number of the customer.

Country

Specify the country associated with the address specified.

Employment Details

Employer

Specify the name of the employer of the prospective customer.

Employment Type

Select the customer's employment type from the drop-down provided. The following options are available:

- Part Time
- Full Time
- Contract Based

Occupation

Specify the occupation of the prospective customer.

Designation

Specify the designation of the prospective customer.

Employee Id

Specify the employee Id of the prospective customer.

Address Line 1 – 4

Specify the employment address of the customer in four lines starting from Address Line 1 to Address Line 4.

Country

Specify the country associated with the employment address specified.

Pincode

Specify the zip code associated with the office address specified.

Phone Number

Specify the official phone number of the prospective customer.

Extension

Specify the telephone extension number, if any, of the prospective customer.

Contact Phone

Specify the contact phone number of the customer's contact person.

Contact Name

Specify the name of a contact person at the customer's office.

Contact Extension

Specify the telephone extension number, if any, associated with contact person.

Department

Specify the department to which the customer belongs.

Comments

Specify comments, if any, related to the customer's employment.

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2.2.3 Financial Tab

You can capture the details related to the finance in the 'Financial' tab.

Income Details

Income Type

Select the income type from the adjoining option list.

Frequency

Select the frequency of the income of the applicant.

Currency

Select the currency of the income from the adjoining option list.

Amount

Specify the income amount.

2.2.4 Requested Tab

You can capture the details related to the requested loan in 'Requested' tab.

```
◆ Prospect Details                                                    _ X
📄 New 📝 Enter Query

           Lead Id *  [              ]
        Description  [              ]
            Reason  [              ]
     Date of Enquiry  [          ]

 Customer  Details  Requested

 ┌─ Financing Requested ─────────────────
 │                                              Rate  [              ]
 │         Currency  [    ]          Hamish Jiddayah %  [              ]
 │  Requested Amount * [          ]   Hamish Jiddayah Amount  [              ]
 │       EMI Amount  [          ]
 │   Tenor(In Months)  [          ]



        Maker              Date Time:              Mod No
        Checker                              Record Status           [ Exit ]
                           Date Time:        Authorization Status
```

You can capture the following details here:

Requested Loan Details

Requested Currency

Specify the loan currency preference of the customer or select the currency from the option list provided.

Requested Amount

Specify the loan amount requested by the prospective customer.

Tenor (in months)

Specify the preferred loan tenor (in months) of the prospective customer.

Rate

Specify the preferred interest rate of the prospective customer.

Loan Type

Select the loan type from the adjoining drop-down list.

Loan Purpose

Specify the Purpose of the loan.

Vehicle Details

Vehicle Type

Select the type of vehicle for which the loan is requested from the adjoining drop-down list.

Purchase Type

Select he purchase type from the adjoining drop-down list.

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Requested CASA Details

Note

This section is applicable only for CASA Lead origination.

Type of Account

The system displays the type of account.

Purpose of Account
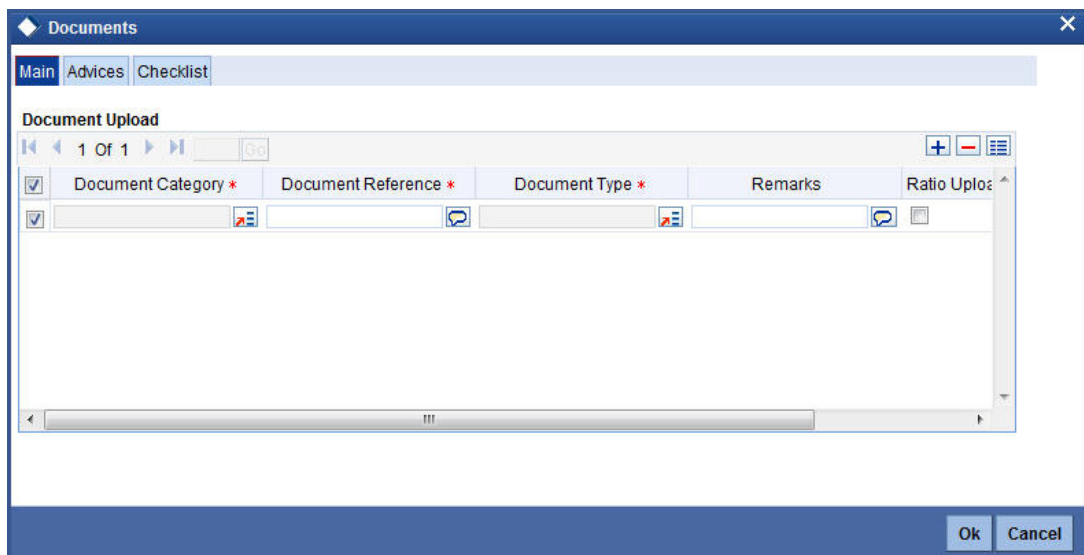
The system displays the purpose of the account.

Overdraft Limit Required

Check this box if overdraft limit is required.

2.2.5 Document Details

Click on 'Documents' link to invoke the Documents screen.You can upload the required documents from the external system.

Document Category

Select the document category from the adjoining option list.

Document Reference

Specify the document reference.

Document Type

Select the type of document from the adjoining option list.

Remarks

Specify remarks, if any.

Ratio Upload

Check this box to enable ratio upload.

Upload

Click on 'Upload' button to upload the document.

View

Click on 'View' button to view the uploaded document.

The document upload from the external system is allowed only when:

- the customer submits the loan request from the external system
- the status in the Prospect Details screen is 'Additional Documents Required'.

Note

The documents uploaded by the customer through the external system is stored in the Document Management System with a document reference number.

2.2.6 Process Flow in Uploading Document from an External System

You can upload the required documents for the loan request from an external system.

Scenario 1: Uploading document during loan request submission

- The customer can upload any kind of document along with the document type in this stage.
- The external system sends the document to the Document Management System and generates a DMS reference number.

Scenario 2: Uploading document during 'Additional Documents Required' status and replacing document against the same document category

- The external system enables the document upload link and displays the document checklist to the customer.
- The customer can then upload a document against the document category in the checklist.
- The external system then sends the document to the DMS and generates a DMS reference number in Oracle FLEXCUBE.
- The external system sends the status as 'Review' to Oracle FLEXCUBE to intimate about the document upload.

2.2.7 Generating Offers

The offer is generated based on two conditions:

- Promotion code attached to the lead
- Pricing code attached to the lead.

Offer letter when promotion code is not attached to the lead:

The offer letters are generated according to the offers mapped to the product code at application category maintenance screen (ORDCATMT). It is possible to map only five offers against each of the products mapped to the application category.

If a pricing Id is attached to the application category, the offer defined in the pricing details screen (ORDPRCMT) will be used for generating offer letters. Hence pricing will take precedence in offer generation.

For example:

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When promotion code is not specified, an application category without any pricing group attached is selected.

Application Category: Retail_P

Pricing group attached: No

Products Mapped: Product A, B with five offers each.

In the simulation screen launched from the prospect details screen (ORDLEADM), when the application category Retail_P and the product code as A is selected, then the offers matching the requested loan details are displayed.

When promotion code is not specified, an application category with attached pricing group is selected.

In ORDCATMT screen (application category maintenance detail screen)

Application Category: Retail_P

Pricing group attached: PRC1

Products Mapped: Product A, B with five offers each.

In ORDPRCMT screen (Pricing detail screen)

Pricing group: PRC1

Price Id 1

Price Id 2

Price Id 3 (Default pricing)

System will check the calculated score based on the requested loan details as entered in the lead screen and displays the offer maintained for Default pricing id (price id 3).

Offer generation when promotion code is attached to the lead:

If a valid promotion ID is attached to a lead ID, the offer is mapped against the promotion code in promotion details screen (CLDPROMT) for offer generation.

On clicking 'View Offers', the simulation screen is invoked and the option list against the application category displays only those application categories with which the product associated with the specific promotion code has been linked. Hence, the system validates and restricts the application category based on the promotion code. In case of invalid promotion code input received from the channel or specified by you, the system launches the option list screen for 'Promotion Id' and you have to select a correct promotion code and proceed for simulation. The promotion code field in the main lead screen will also get updated with the selected correct promotion code.

Whenever a promotion code is specified, the offer associated with promotion code will take precedence.

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2.2.8   Acceptance of the Offer by the Customer

If the customer accepts one of the offers from the external system then the Oracle FLEXCUBE changes the lead status to 'Converted' and the offer reference number is locked for that particular lead ID and request ID.

If the offer is accepted within the Oracle FLEXCUBE then the lead status is automatically changed to 'Converted'.The system intimates the offer reference number, request ID and the status change to the external system.

Notifying the External System Oracle FLEXCUBE communicates each status or stage movements to the external system.\

Oracle FLEXCUBE Status	Notification to External System	Additional Communication to External System
New	Status as New	Request ID, Lead ID
Follow Up	Status as Follow Up	RequesT ID, Lead ID
Additional Documents Required	Status as Additional Documents required	Reason selected at FCUBS for this status, Request ID, Lead ID
Review	Status as Review	Request ID, Lead ID
Offer Generated	Status as Offer generated	DMS reference number (unique offer Reference numbers), Request ID, Lead ID
Converted	Status as Converted	Status, Lead ID, Request ID
Closed	Status as Closed	Reason selected against this status, Request ID, Lead ID
Rejected	Status as Rejected	Reason selected against this status, Request ID, Lead ID

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2.2.9 Conversation Details

Click on 'Conversation' in the Prospect Detail screen to invoke the 'Conversation Input' screen.

The system displays the following details if the conversation ID is selected in the prospect Detail screen.

Customer Details

Customer ID

The system displays the customer ID.

Customer Name

The system displays the name of the customer.

Conversation Details

Conversation ID

The system displays the conversation ID.

Conversation Date

The system displays the conversation date.

Conversation Time

The system displays the conversation time.

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Last Changed On

The system displays the date and time when the conversation was last changed.

Priority

The system displays the conversation priority.

Conversation Status

The system displays the conversation status.

Conversation Category

The conversation category is defaulted here.

Venue

The system defaults the venue.

Conversation Mode

The system displays the conversation mode.

Department Details

The system displays the following department details:

- Department
- User/Role
- Other Department
- Assigned To
- Senior Management Involved
- Other Offices Involved

Channel Details

The system displays the following channel details:

- Direct Access Channel
- External System User ID
- Channel User ID

Message Details

The system displays the following message details

- Original Request
- Subject
- Detail
- Documents Presented
- Reply to Customer
- Closure Remarks

2.2.10 Interaction Integration of the External System

The customer initiates an interaction from the external system before lead generation. The external system passes the conversation ID while submitting the lead request.

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If there is an existing interaction ID then it is intimated to Oracle FLEXCUBE at the time of lead creation along with the service request number. The conversation ID passed by the external system is displayed in the Prospect Detail screen.

If you initiate an interaction through Oracle FLEXCUBE then you can capture the details in the 'Conversation Input' screen. The details in the conversation input screen are displayed if the conversation ID is maintained in the Prospect Detail screen.

2.3 Viewing Loan Prospect Summary

You can view a summary of the prospective loan customers or the borrowers in 'Loan Prospect Details' screen. You can also query for a particular record based on desired search criteria.

You can invoke this screen by typing 'ORSLEADM' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

You can specify any of the following details to search for a record:

- Authorization Status
- Record Status
- Request ID
- Lead Id
- Application Type
- Customer ID
- Loan Type
- Channel
- Branch

Click 'Search' button to search for a record based on the search criteria specified. You can double click a desired record to view the detailed screen.

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2.4 Maintaining Status Reason

You can maintain the status, reason codes and reason description against a specific status through the 'Status Reason Maintenance' screen. To invoke this screen type 'ORDSTRMT' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

You can capture the following in this screen:

Branch

Select the branch from the adjoining option list.

Application Type

Select the application type from the adjoining drop-down list. The available options are:

- Retail
- Corporate
- CASA

Process Stages

Process Code

Select the process code against which the particular status is used, from the adjoining option list.

Description

Give a brief description on the process code.

Status Definition

Status

Select the status from the adjoining option list.

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Enable

Check this box to enable the status defined here in the 'Prospect Detail' screen.

Reason Codes

Reason Code

Select the reason code from the adjoining option list. All the reason codes maintained in the 'Error Messages Maintenance' (CSDERRMS) screen will be available for selection in the option list.

Description

Give a brief description on the reason.

Enable

Check this box to enable reason for the status in the 'Prospect Details' screen.

An ALL-ALL record is factory shipped. You can copy this record and maintain the status and corresponding reasons for the particular branch. Only those error codes with the function id as COMMON is displayed in the 'Reason Code Maintenance' screen.

Note

It is mandatory to select a reason when you select the status as Closed, Rejected or Additional Document Required, If the reason is not specified, then the system displays an error message as "Reason for the chosen status mandatory".

2.4.1 Creating Customer Number

You can create customer number for the leads in the following scenarios:

2.4.1.1 CIF Functionality in the Lead Screen

If the customer is new, then a new CIF Id will be allocated to the lead. This CIF Id is displayed in the 'Customer Number' of the 'Applicant Details' section. The CIF Id is later released when the status of the lead is 'Rejected' or 'Closed'.

For the existing customer, you can unlock and amend the CIF Id with the correct CIF Id in the 'Customer Number' of Applicant Details section. For the existing customer without the external system log in, but with existing relationship details provided from the external system but not validated by the external system:

- The existing check box will be auto checked by the system and walk in customer Id will be defaulted by the system in 'Customer Number' of Applicant Details section in lead screen when the request is received from the channels.

However, when the lead record is modified and saved by the branch user, the system will display an error message as "Invalid CIF. Cannot amend a lead as existing customer and walk- in Customer ID". You can then amend and input a correct customer number.

For the existing customer with the external system log-in, the customer number will be validated and sent from the external system.

2.4.1.2 CIF release condition to be added for Loan

All the blocked CIF IDs are released by the system for loan leads with status as either 'Rejected' or 'Closed'.

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For leads with the status as 'Converted' which are not specified in the origination workflow, the bank can decide to change the status to 'Closed', so that the blocked CIF number can be released.

2.5   <u>Simulating Retail Loans</u>

You can simulate a loan proposal for a customer approaching the bank with enquiries about the loan products offered by the bank. The following details would need to be captured as part of the simulation:

- Personal Details of the Prospect
- Loan offers selected by the Prospect

Based on the product, offers selected and requested details, the system will generate loan and schedule details.

You can enter the required details for the prospective customer in 'Retail Loan Simulation Details' screen. You can invoke this screen by typing 'ORDRLSIM' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button. You can also invoke this screen by clicking on 'View Offers' button in the Prospect Detail screen.

If details are available as part of the maintenance for the prospect in the 'Prospect Details' screen, then after you specify the Application category, Product Code and Customer Number

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in this screen, if you click the 'Default' button, the system will populate all loan and schedule details available for the prospect.

When you create a new proposal, the system will generate the Enquiry ID and the Date for the proposal You are required to capture the following details:

Enquiry ID

On clicking the 'Default' button, the system generates and displays a unique enquiry ID.

Branch Code

The system displays the enquiry branch code. This cannot be modified.

Enquiry Date

The system displays the date of enquiry. Enquiry date cannot be modified.

Request ID

The system displays the request ID.

Request Date

The system displays the date when the request for loan was received.

Application Category

Specify the application category for the loan enquiry. You can also select it from the adjoining option list.

Product Code

Specify the product code for loan product selected by the customer. You can also select it from the adjoining option list.

Description

The system displays the description of the selected product code.

Status

The system displays the status of the loan simulation.

User Reference

On clicking 'Default' button, the system generates and displays a unique user reference number. You can use this number to track the simulation later.

Lead ID

Specify the lead ID.

Click on 'Default' button to populate the details associated with application category and lead ID.

Note

If the simulation screen is invoked from the lead screen (ORDLEADM), the lead id will be propagated from the lead screen. You will have to click on the 'default' button to capture the requested details associated with the lead Id.

In the standalone simulation screen, you have to input the lead Id and then click on the default button if you want to capture the details related to a particular lead Id.**Customer Details**

Specify the following customer details:

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Customer No

Specify the customer number for the simulation customer who has initiated a loan account for the same product and application category combination.

First Name

Specify the first name of the customer.

Last Name

Specify the last name of the customer.

Contact Number

Specify the number at which the customer can be contacted.

E-mail ID

Specify the e-mail ID of the prospective customer.

Requested Loan Details

You can enter the following details requested by the prospect:

The request loan details are propagated from the lead screen if the simulation screen is invoked from the lead screen (ORDLEADM).

Requested Currency

Specify the loan currency preference of the customer. You can select the appropriate currency code from the option list.

Requested Amount

Specify the loan amount requested by the prospective customer.

Interest Rate

Specify the preferred interest rate of the prospective customer.

Tenor (In Months)

Specify the preferred loan tenor (in months) of the prospective customer.

Promotion ID

Select the promotion ID from the adjoining option list.

Loan Purpose

Specify the customer's purpose for obtaining the loan.

Click on 'Generate Offers' to generate multiple offers and auto calculate schedules for each offer.

You can view the schedules by:

- Clicking on 'view' against each offer in the selected format; or
- Check each offer and go to component tab to view the details.

You cannot modify details and re simulate the offers, if the simulation is done from the lead screen (ORDLEADM).However, in the standalone simulation screen, you can modify and simulate again.

To simulate the modified details in standalone simulation screen:

- Check one of the offers of the multiple offers generated.
- The details against the particular checked offer will be displayed in the loan details tab.

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- You can modify the details in the loan details tab and then click on 'Apply' button.
- You can explode the schedules in the component tab to view modified prequalification offer letter.

However, the modifications done against a particular lead Id in the standalone simulation screen will not be displayed or saved in the lead screen for that lead Id.

Note

– The system generates the offer based on the promotion code and pricing code specified in the Prospect Details screen. If a promotion ID is attached to the lead ID, then on clicking 'View Offers' the system displays only those application categories with which the product associated with specific promotion code is linked.

– If promotion code is not specified, then you can select any product code mapped to selected application category.

– If pricing ID is attached to the application category then the offer specified in the 'Pricing Details' screen is used for generating the offer letters.

– You will not be able to change details (as in standalone simulation screen) or manually select pricing id (as in underwriting screen) while simulating in the screen launched from the lead screen.

2.5.1 Loan Tab

You can maintain the offers for the customer in the loan tab.

Enter the following details here:

Offer Reference Number

The system displays a unique reference number for each offer.

Offer ID

Specify a unique identification for the loan offer being made to the customer.

No of Instalments

Specify the number of instalments associated with the loan.

Frequency

Specify the frequency at which the loan disbursement should be carried out.

Units

Select the units based on which the loan disbursement should be carried out. The following options are available in the option list:

- Daily
- Weekly

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- Monthly
- Quarterly
- Half Yearly
- Yearly

Rate

Specify the interest rate to be associated with the loan.

Rate Code

Specify the rate code used to derive the interest rate or select the rate code from the option list provided.

Check

Select the required offer by clicking the 'Check' option and click the 'Apply' button. The system will default all the details in the 'Loan Details' pane. When you click the 'Apply' button available in the lower pane in 'Loan Details', the system will populate the schedule details for the offer you have selected.

Click on 'View' to view the generated offer letter on loans. You can also check on each offer and go to components tab to view the offer details.

Format

Select the format in which the offer letter should be generated

Accepted

Check this box to show that an offer is locked to be used in origination.

Note

You cannot modify the details or re-simulate the offers if the Retail Loan Origination screen is invoked from the Prospect Details screen.

Loan Details

After applying the requested offer or on applying the loan without selecting the offer, you need to specify the following financing details.

Loan Branch

The system displays the branch code of the branch at which the loan enquiry was made.

Loan Account Number

The system displays the loan account number.

Financing Currency

The system displays the requested loan currency.

Financing Amount

The system displays the requested loan amount.

Value Date

Specify the date on which the loan was initiated.

Maturity Date

Specify the maturity date of the loan.

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Instalment Start Date

Specify the date on which the first instalment falls due.

Status Change Mode

Specify the status change mode of the loan. The status change mode can be one of the following:

- Auto
- Manual

No of Installments

Specify the total number of instalments.

Frequency

Specify the frequency of the loan.

Unit

Specify the unit of the frequency. The unit can be one of the following:

- Daily
- Weekly
- Monthly
- Quarterly
- Half Yearly
- Yearly
- Bullet

Effective Date

Specify the following details:

Effective Date

Specify the effective date of the loan.

User Defined Element Values

Specify the following details:

User Defined Element ID

Specify the user defined element ID.

User Defined Element Value

Specify the value of the user defined element ID.

Rate Code

Specify the rate code to be used for the user defined element.

Code Usage

Select the code usage from the drop-down list.

Resolved

2.5.2 Component Tab

After the loan details have been displayed by the system or modified as per your requirements, click 'Apply'. The system will process these details. Click 'Component' and the

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system will display the details of the payment and amortization schedules based on the loan details.

You can specify the following schedule related details:

Compound Days

Specify the number of compound days.

Compound Months

Specify the number of compound months.

Compound Years

Specify the number of compound years.

Years

Select the actual number of days for the year from the adjoining drop-down list. You can select one of the following options:

- 360
- 365
- Actual

Days in Month

Select the number of days that would constitute a month for calculation from the adjoining drop-down list. You can select one of the following options:

- 30 (euro)
- 30 (US)
- Actual

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After the loan application has been created in the system, if you select the 'Enquiry ID' specified here, the system will default the requested details for the offer selected here in the 'Retail Loan Application Entry' screen (in the 'Requested' tab). You can only view the details in the screen. At the Underwriting stage, the system will default the loan details which you can modify (in the 'Loan' tab of the 'Retail Loan Underwriting Stage' screen)

2.5.3 Viewing Disbursal Details

You can view the disburse details on 'Disbursals' screen. To invoke this screen, click 'Disburse Details' button in the 'Components' tab of the 'Retail Loan Simulation Details' screen

This screen displays the disbursal details.

2.5.4 Viewing Schedule Details

You can view the schedule details on 'Schedule Details' screen. To invoke this screen, click 'Schedule Details' button in the 'Components' tab of the 'Retail Loan Simulation Details' screen

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This screen displays the schedule details.

2.6 Viewing Simulated Loan Details

You can view a summary of the loans that have been simulated for prospects in 'Retail Loan Simulation Summary' screen. You can also query for a particular record based on desired search criteria.

You can invoke this screen by typing 'ORSRLSIM' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button

You can specify any of the following details to search for a record:

- Authorization Status
- Record Status
- Enquiry ID
- Application Category
- Product Code
- Customer Number
- First Name
- Last Name
- Status
- User Reference

Click 'Search' button to search for a record based on the search criteria specified. You can double click a desired record to view the detailed screen.

2.7 Maintaining Credit Rating Rules

You can maintain a set of questions along with a possible set of answers with associated scores, to assess the credit rating of a prospective loan customer. You can also calculate the risk factor associated with the loan and arrive at a credit grade based on the scores obtained.

You can maintain these details in 'Rule Details' screen. You can invoke this screen by typing 'ORDRULMT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

You can specify the following details in this screen:

Rule Id
Specify a unique identification for the credit rating rule.

Account Description
Specify a suitable description for the credit rating rule.

Type
Select the type of the loan from the following options available:

- Retail
- Corporate

2.7.1 Main Tab

You can maintain the following details in this tab:

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Question Details

Question Id

The question Id is automatically generated by the system.

Category

Select the category to which the question belongs from the option list provided.

Question

Specify the question to be asked to the prospective customer to derive the credit rating score.

Answer Details

Sequence Number

The sequence number is automatically generated by the system.

Possible Answer

Specify a set of possible answers to be associated with a question.

Score

Specify the score associated with an answer.

2.7.2   Risk Factor Tab

You can specify the risk details associated with the loan and also indicate the formula for calculating the credit score in this tab.

You can specify the following details here:

Risk Id

Specify a unique identifier for the credit risk being maintained.

Description

Specify a suitable description for the credit risk.

2.7.2.1 Specifying Formula Details

You can specify the formula to calculate the credit score by clicking the 'Formula' button corresponding to a credit risk entry in Risk Factor tab.

The 'Formula' screen is displayed where you can specify the condition for calculating the credit score associated with a risk condition.

You can specify the following details here:

Sequence Number

The sequence number is automatically generated by the system.

Condition

The condition specified using the Elements, Functions, Operators etc. gets displayed here.

Result

Specify the result to be associated with the condition specified.

Elements

Specify the data elements to be used to define the formula for credit score calculation or select the element from the option list provided.

Functions

Select the mathematical function to be used to define the formula from the drop-down list provided.

Braces

Select the opening or the closing brace from the drop-down list provided, to define the credit score calculation formula.

Operators

Select the mathematical operator to be used to define the credit score calculation formula. You can select '+', '-', '*', or '/'.

Logical Operators

Select the logical operator to be used to define the credit score calculation formula. You can select '<', '>', '=', '<>', '>=', '<=', 'AND' or 'OR'.

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2.7.3 Specifying Credit Grades

You can maintain different credit grades based on the credit scores obtained. Click 'Rating' button in Rule Details screens to invoke the 'Rating' screen, where you can maintain these details.

You can specify the following details here:

Sequence Number

The sequence number is automatically generated by the system.

Score

Specify the score associated with a credit risk.

Grade

Specify the credit grade based on the score obtained.

2.7.4 Specifying Auto Decision Details

While creating a loan, you need to decide whether the applicant is eligible to receive a loan from the bank. Auto Decision feature in Oracle FLEXCUBE decides whether to approve or reject an application. It also gives the stipulations or reasons for the decision.

To use this feature, you need to maintain the Auto Decision details in 'Auto Decision' screen

Specify the following details:

Serial Number

The system displays the serial number.

Score

Specify the maximum credit score of the loan applicant for the system to make the corresponding auto decision.

Auto Decision

Specify the auto decision to be made for each credit score. You can maintain the maximum credit scores for each of the following decisions:

- Auto Approved
- Recommend Approval
- Recommend Reject
- Auto Rejected

While creating a loan, based on the applicant's credit score and auto decision mapping maintained in here, the system decides whether to approve, reject, recommend approval or recommend rejection of the application.

2.8 <u>Viewing Credit Rule Summary</u>

You can view a summary of the credit rules in 'Rule Maintenance' screen. You can also query for a particular record based on desired search criteria.

You can invoke this screen by typing 'ORSRULMT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button
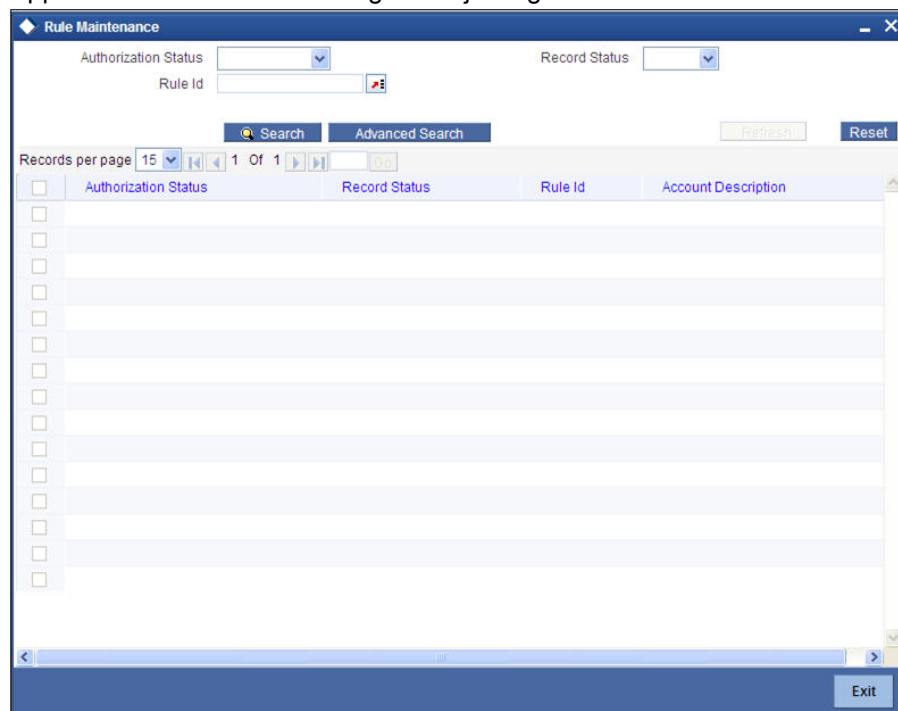
You can specify any of the following details to search for a record:

- Authorization Status
- Record Status
- Rule Id

Click 'Search' button to search for a record based on the search criteria specified. You can double click a desired record to view the detailed screen.

2.9   Maintaining Credit Ratios

You can maintain the rules to calculate the credit ratios in 'Credit Ratio Maintenance' screen. You can invoke this screen by typing 'ORDRATMT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

You can specify the following details in this screen:

Group Id

Specify a unique identification code for the ratio group.

Description

Specify a suitable description for the ratio group.

Type

Specify the type of the loan. You can choose one of the following loan types:

- Retail
- Corporate

Ratio Id

Specify a unique identification for the credit ratio being maintained.

Description

Specify a suitable description for the credit ratio.

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2.9.1 Specifying Formula Details

You can specify the formula to calculate the credit ratio by clicking the 'Formula' button corresponding to a ratio Id. The 'Formula' screen is displayed where you can specify the condition for calculating the credit ratio associated with a ratio Id.

You can specify the following details here:

Ratio Type

Select the type of the ratio being maintained, from the drop down list provided. The following options are available:

- Stated Before
- Stated After
- Actual Before
- Actual After

Condition

The condition specified using the Elements, Functions, Operators etc. gets displayed here.

Elements

Specify the data elements to be used to define the formula for credit ratio calculation or select the element from the option list provided.

Functions

Select the mathematical function to be used to define the formula from the drop-down list provided.

Braces

Select the opening or the closing brace from the drop-down list provided, to define the credit ratio calculation formula.

Operators

Select the mathematical operator to be used to define the credit ratio calculation formula. You can select '+', '-', '*', or '/'.

2.10 Viewing Credit Ratio Summary

You can view a summary of the credit ratios in 'Credit Ratio Maintenance' screen. You can also query for a particular record based on desired search criteria.

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You can invoke this screen by typing 'ORSRATMT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.
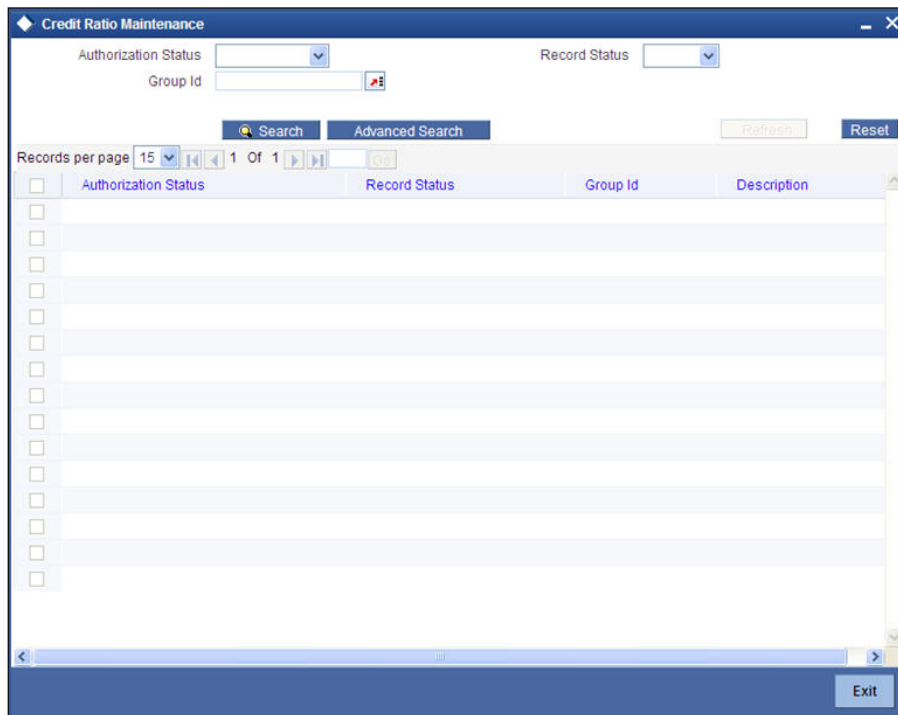
You can specify any of the following details to search for a record:

- Authorization Status
- Record Status
- Group Id

Click 'Search' button to search for a record based on the search criteria specified. You can double click a desired record to view the detailed screen.

2.11 Maintaining Override Details

You can maintain the formulae to verify if overrides need to be generated dynamically, in 'Override Maintenance' screen.

You can invoke this screen by typing 'ORDOVDMT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

You can specify the following details in this screen:

Process Code

Specify the process code of the process for which you wish to maintain override conditions or select the process code from the option list provided.

Application Category

Specify the category to which the loan application belongs or select the application category from the option list provided.

Type

Select the type of the loan from the following options available:

- Retail
- Corporate

Stage

Select the stage of the loan origination process from the option list provided. The various stages can be Application Entry, Application Verification, Underwriting, Loan Approval etc.

Description

Specify a suitable description for the loan origination stage.

Overrides

Here, you can capture the details of the conditions to be checked for generating override messages.

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Sequence Number

The sequence number is automatically generated by the system.

Condition

The condition specified using the Elements, Functions, Operators etc. gets displayed here.

Error Code

Specify the error code to be used to generate the override message or select the error code from the option list provided.

Error Parameter

Specify the error parameter to be substituted in the override messages.

Elements

Specify the data elements to be used to define the conditions for generating override messages or select the element from the option list provided.

Functions

Select the mathematical function to be used to define the condition from the drop-down list provided.

Braces

Select the opening or the closing brace from the drop-down list provided, to define the conditions for generating override messages.

Operators

Select the mathematical operator to be used to define the conditions for generating override messages. You can select '+', '-', '*', or '/'.

Logical Operators

Select the logical operator to be used to define the conditions for generating override messages. You can select '<', '>', '=', '<>', '>=', '<=', 'AND' or 'OR'.

2.12 Viewing Override Summary

You can view a summary of the overrides in 'Override Maintenance' screen. You can also query for a particular record based on desired search criteria.

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You can invoke this screen by typing 'ORSOVDMT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.
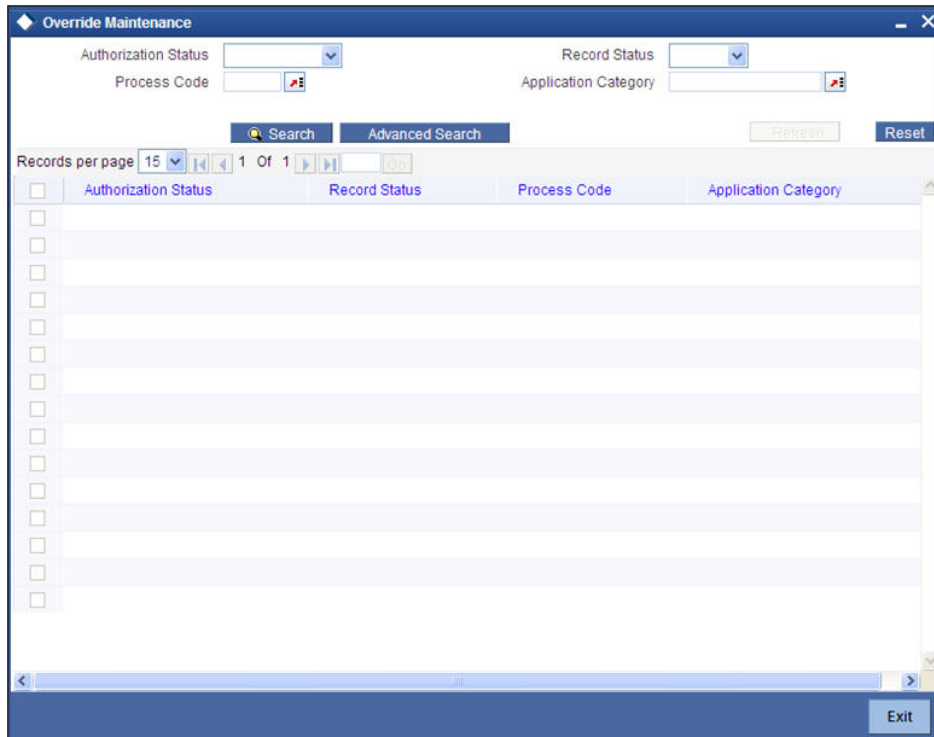
You can specify any of the following details to search for a record:

- Authorization Status
- Record Status
- Process Code
- Application Category

Click 'Search' button to search for a record based on the search criteria specified. You can double click a desired record to view the detailed screen.

2.13 Maintaining Document Details

You can maintain the list of documents that are required during the loan origination process, in 'Documents Verify Maintenance' screen. Document checklists are maintained for an application category and for the various stages in the origination process. You can also maintain the details of the Advices that need to be generated on completion of a stage in the process.

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You can invoke 'Documents Verify Maintenance' screen by typing 'ORDDOCMT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

You can specify the following details in this screen:

Process Code

Specify the process code of the process for which you wish to maintain override conditions or select the process code from the option list provided.

Application Category

Specify the category to which the loan application belongs or select the application category from the option list provided.

Stage

Select the stage of the loan origination process from the option list provided. The various stages can be Application Entry, Application Verification, Underwriting, Loan Approval etc.

Stage Title

Specify a suitable description for the loan origination stage.

Document Details

Document Category

Specify the category to which the document belongs or select the document category from the option list provided.

Document Type

Specify the type of the document or select the document type from the option list provided.

Mandatory

Select the option to indicate whether the document is mandatory or not. You can select any of the following options from the drop-down list provided:

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- Mandatory
- Overridden
- Others

BI Advices

Report Name

Specify the name of the advice report to be generated on completion of the process stage.

Template

Specify the template to be used to generate the advice report.

Format

Select the format in which the advice report needs to be generated from the drop-down list provided. The following options are available:

- PDF
- RTF

Locale

Select the locale information to be used for generating the advices from the drop-down list. The following options are available:

- en-US

Out come

Specify the outcome for which the report needs to be generated.

Checklist Details

Sequence Number

The system displays the sequence number.

Checklist Item

Specify the checklist to be maintained.

Mandatory

Check this box to indicate whether the checklist is mandatory or optional.

Here, you can also maintain the documents for the Lead with the stage as Default.

2.14 Viewing Document Checklist Summary

You can view a summary of the document checklists and advices in 'Document Details' screen. You can also query for a particular record based on desired search criteria.

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You can invoke this screen by typing 'ORSDOCMT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

You can specify any of the following details to search for a record:

- Authorization Status
- Record Status
- Process Code
- Application Category

Click 'Search' button to search for a record based on the search criteria specified. You can double click a desired record to view the detailed screen.

2.15 Maintaining Application Category Details

You can maintain various application categories linked to multiple loan products that cater to the requirements of different customers, in 'Application Category Maintenance' screen. The entire process of loan origination depends mainly on the category to which the application belongs.

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You can invoke 'Application Category Maintenance' screen by typing 'ORDCATMT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

You can specify the following details in this screen:

Application Category

Specify a unique identification for the loan application category.

Category Description

Specify a suitable description for the loan application category.

Rule Id

Specify the credit rule to be associated with the application category or select the Rule Id from the option list provided.

Ratio Id

Specify the credit ratio to be associated with the application category or select the Ratio Id from the option list provided.

Pricing Group

Specify the pricing group to be linked to the retail loan category. The option list displays all valid pricing groups applicable. Choose the appropriate one.

2.15.1 Main Tab

You can capture the following details in the 'Main' tab.

Product Details

You can specify the following details related to the loan product here:

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Product Code

Specify the identification code of the loan product to be linked to the application category being maintained. You can also select the product code from the option list provided.

Product Description

The description associated with the selected loan product gets displayed here.

Default

Check this box to indicate if the loan product selected should be maintained as the default product for the application category.

External Credit Check Required

Check this box to enable external credit check . If this box is checked it indicates that credit bureau pull is required for applications under this application category.

External Credit Check Required for

Select the applicants for whom external credit check is required. The drop-down list displays the following options:

- All Applicants - Select this to enable credit bureau pull for all the applicants
- Only Primary Applicant - Select this to enable credit bureau pull only for the primary applicant

Select the appropriate one.

Amount Basis

Check this box to set the requested loan amount as the basis for deciding whether external credit check required or not. If you check this, you need to specify the requested loan amount range to apply this rule. If the requested loan amount falls within the range thus specified, the system will initiate credit bureau pull.

If you have enabled credit bureau check and this box is not checked, then the applications under this application category will be considered for external credit check irrespective of the requested loan amount.

Amount From

If you have opted the requested loan amount as the basis for deciding requirement for external credit check, then you need to specify the amount range.

Specify the minimum amount of the amount range.

Amount To

If you have opted the requested loan amount as the basis for deciding requirement for external credit check, then you need to specify the amount range.

Specify the maximum amount of the amount range.

If you have enabled amount as the basis and specified the range, then while processing the application, the system will decide whether to enable external credit check, based on the requested loan amount.

Account Class Details

Note

This section is applicable only for CASA accounts.

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You can link the required account classes to the application category here:

Account Class

Specify a valid account class you need to link with the application category. The adjoining option list displays a list of available account classes. Select the appropriate one.

You can link an account class to only one application category. However, you can link multiple account classes to an application category.

Account Description

The system defaults the description associated with the specified account class here

Default

Check this box if you need to maintain the account class as the default option.

Offer Details

You can capture the additional details related to the loan product here:

Offer Id

Specify a unique identification for the loan offer being made to the customer.

No of Installments

Specify the number of instalments associated with the loan.

Units

Select the units based on which the loan disbursement should be carried out. The following options are available in the option list:

- Daily
- Weekly
- Monthly
- Quarterly
- Half Yearly
- Yearly

Frequency

Specify the frequency at which the loan disbursement should be carried out.

Rate

Specify the interest rate to be associated with the loan.

Rate Code

Specify the rate code used to derive the interest rate or select the rate code from the option list provided.

Default

Check this box to indicate if the loan offer specified should be maintained as the default offer for the application category.

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2.15.2 Agency Tab

In 'Agency' tab, you can capture the details of the credit rating agencies and credit bureaus that provide credit rating details for customer securities.

You can specify the following details in this screen:

Credit Agency

You can capture the details related to the credit rating agencies here.

Agency Code

Specify the identification code of the rating agency that provides credit rating details for customer securities.

Agency Name

Specify the name of the rating agency that provides credit rating details for customer securities.

Bureau Details

You can capture the details related to the credit bureau here.

Bureau Code

Specify the identification code of the credit bureau that provides credit ratings for customer securities.

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Bureau

Based on the bureau code, the system displays the name of the bureau that provides credit rating details for customer securities.

Call Priority

Specify the priority of this bureau in the order of preference by which the bureaus will be called. When there are multiple bureaus, this bureau will be called based on the priority set here.

2.16 Viewing Application Category Summary

You can view a summary of the application categories in 'Category Details' screen. You can also query for a particular record based on desired search criteria.

You can invoke this screen by typing 'ORSCATMT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.
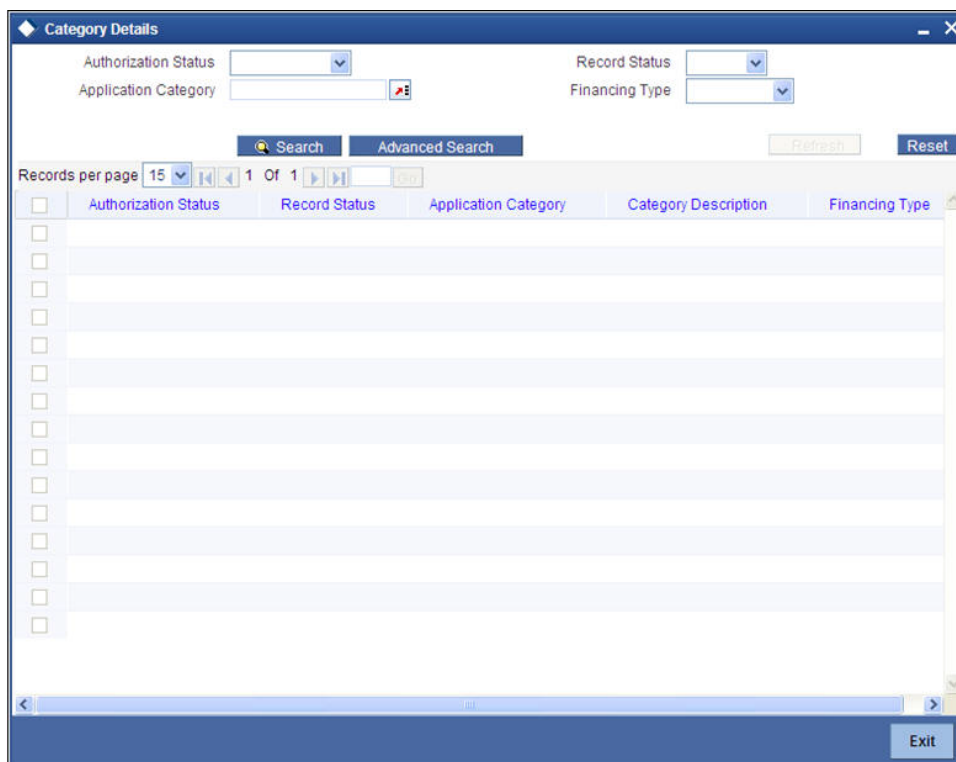
You can specify any of the following details to search for a record:

- Authorization Status
- Record Status
- Application Category

Click 'Search' button to search for a record based on the search criteria specified. You can double click a desired record to view the detailed screen.

2.17 Maintaining Pricing Details

Oracle FLEXCUBE allows you to maintain pricing groups and apply a suitable pricing rule to an application category during retail loan origination. The pricing rule automatically selects the best matched loan offer for the loan application from the available offers for the application category.

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You need to maintain pricing groups and define the price IDs and formulae for the group using 'Pricing Maintenance' screen.

To invoke the screen, type 'ORDPRCMT' in the field at the top right corner of the application toolbar and click the adjoining arrow button.

Specify the following details:

Pricing Group ID

Specify a unique name to identify the price group.

Description

Specify a brief description of the price group.

Price Type

Specify the price type associated with the price group. You can choose one of the following price types:

- Corporate
- Retail

<u>**Pricing Details**</u>

Specify the following details.

Price ID

Specify a unique price ID.

This price ID can be applied to a loan at underwriting stage.

Price Description

Specify a brief description of the price ID.

Default

Check this box to set this as the default price ID for the price group that you maintain.

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2.18 <u>Viewing Pricing Details</u>

You can view the pricing details maintained in the 'Pricing Details' screen. To invoke the screen, type 'ORSPRCMT' in the field at the top right corner of the application toolbar and click the adjoining arrow button.
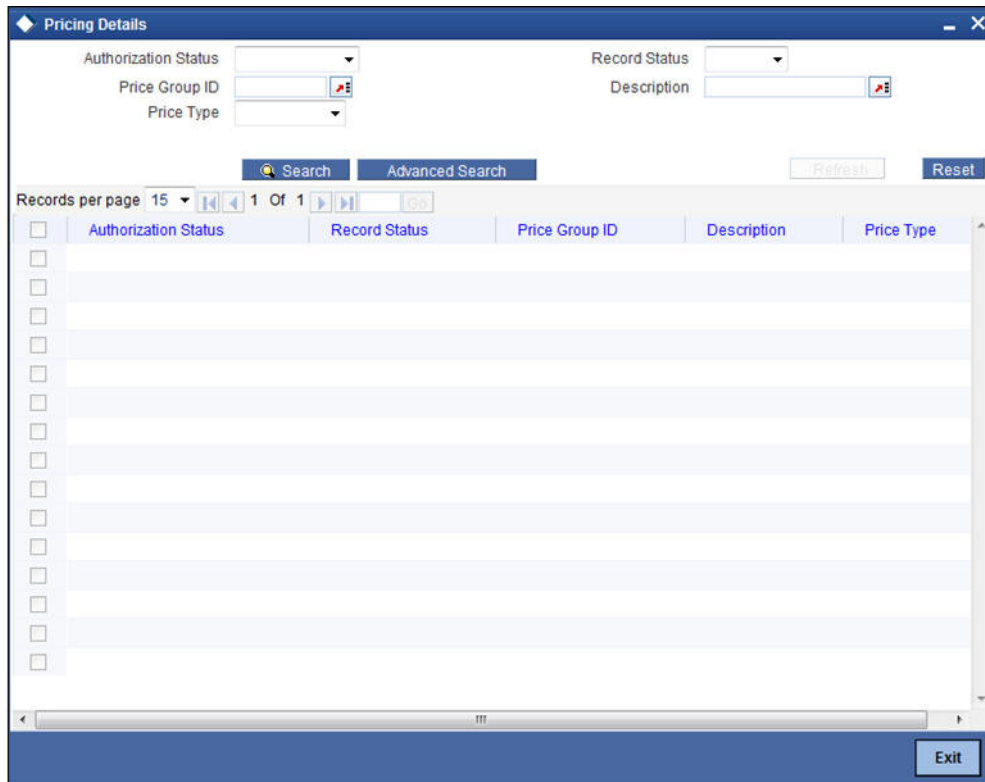
In this screen, you can base your queries by providing any or all of the following criteria:
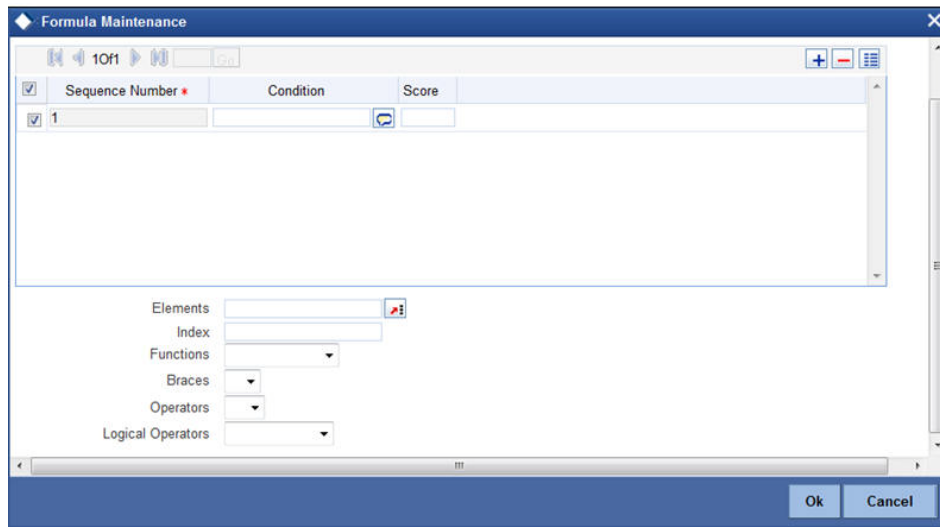
- Application Status
- Price Group ID
- Price Type
- Record Status
- Description

Based on the details provided, system displays the following details:

- Authorization Status
- Record Status
- Price Group ID
- Description
- Price Type

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2.18.1 Maintaining Pricing Formula

Click 'Formula' button to define the pricing rule for each price ID. You can define the formula using origination system elements in Oracle FLEXCUBE.

Sequence Number

Specify the sequence number.

Condition

Specify the possible data or the data limits here. The supported operators are:

Operator	Description
=	Equals To
>	Greater Than
>=	Greater Than (or) Equals To
<	Less Than
<=	Less Than (or) Equals To

Score

Specify the score for each condition.

Elements

Select the element from the adjoining option list.

If the loan requested details satisfies the condition specified in the pricing maintenance then the corresponding score gets added. If the details do not satisfy the condition then zero will be considered as default score.

Functions

Select the mathematical function to be used to define the formula from the drop-down list provided.

Braces

Select the opening or the closing brace from the drop-down list provided, to define the credit score calculation formula.

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Operators

Select the mathematical operator to be used to define the credit score calculation formula. You can select '+', '-', '*', or '/'.

Logical Operators

Select the logical operator to be used to define the credit score calculation formula. You can select '<', '>', '=', '<>', '>=', '<=', 'AND' or 'OR'.

Based on the formula and the loan application category, the system automatically applies a price ID to the application. You can apply a different price ID that matches the application only at the Underwriting Stage.

If you change a price ID selected by the system and reapply a different price ID, the system changes the score of the pricing rule. The score determines the price ID to be automatically applied.

2.18.2 Maintaining Pricing Offer

Click 'Pricing' button to define the pricing rule for each price ID for the user to pick up the offer for the loan

You can specify the following details here:

Sequence Number

System generates the sequence number.

Score From

Specify the start credit score to pick the offer for the loan.

Score Up To

Specify the end credit score to pick the offer for the loan.

Rate

Specify the rate to be picked up for the score.

No of Instalments

Specify the number of instalments for the offer.

Frequency

Specify the frequency of the offer.

Units

Select the frequency unit from the adjoining drop-down list. You can select one of the following:

- Daily
- Weekly
- Monthly
- Quarterly
- Half Yearly
- Yearly
- Bullet

2.19 Maintaining Field Investigation Details

You can maintain field investigation details including the agency details and the corresponding verification types using 'Field Investigation Maintenance' screen. To invoke this screen, type 'ORDFIAMT' at the top right corner of the application toolbar and click the adjoining arrow button.

Specify the following details:

Branch Code

Specify the branch code.

2.19.1 Agency Tab

Under 'Agency' tab, you can capture the details of the investigation agency and the corresponding verification type.

Agency Code

Specify a unique agency code. The system will use this code to identify the agency whose details you are maintaining.

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Agency Name

Specify the name of the investigation agency whose details you are maintaining.

Contact Number

Specify the contact number of the agency.

Verification Type

Select the verification type that you need to associate with the agency. The drop-down list displays the following verification types:

- Address - Select 'Address' to indicate that the agency deals in address verification only
- Employment - Select 'Employment' to indicate that the agency deals in employment verification only
- Collateral - Select 'Collateral' to indicate that the agency deals in collateral verification only
- All - Select 'All' to indicate that the agency deals in all kind of verifications, i.e. address, employment and collateral verifications.

Select the appropriate one.

2.19.2 Others Tab

Click 'Others' tab on the 'Field Investigation Maintenance' screen.

Under 'Others tab, you can configure the statuses and results that should be enabled for the field investigation.

Status

You can configure the statuses here. The statuses that you enable here will be available at the following places for selection:

- 'Status' field on the 'Investigation' tab of 'Field Investigation Update' (ORDFIUPD) screen.
- 'Status' field on the 'Investigation' tab at 'Retail Loan Underwriting Stage'.

You can add a new status or delete an existing status using the add row button or delete row button respectively.

Code

Specify a unique code that identifies the status that you are maintaining.

Description

Specify a brief description of the status.

Enabled

Check this box to enable the status. If you enable the status, the system will allow you to use the corresponding status in the following places:

- 'Status' field on the 'Investigation' tab of 'Field Investigation Update' (ORDFIUPD) screen.
- 'Status' field on the 'Investigation' tab at 'Retail Loan Underwriting Stage'.

If you do not check the box for a particular status, you will not get that status for selection in the above screens

Result

You can configure the results here. The results that you enable here will be available at the following places for selection:

- 'Result' field on the 'Investigation' tab of 'Field Investigation Update' (ORDFIUPD) screen.
- 'Result' field on the 'Investigation' tab at 'Retail Loan Underwriting Stage'.

You can add a new result or delete an existing result using the add row button or delete row button respectively.

Code

Specify a unique code that identifies the result that you are maintaining.

Description

Specify a brief description of the result.

Enabled

Check this box to enable the result. If you enable the result, the system will allow you to use the corresponding result in the following places:

- 'Result' field on the 'Investigation' tab of 'Field Investigation Update' (ORDFIUPD) screen.
- 'Result' field on the 'Investigation' tab at 'Retail Loan Underwriting Stage'.

If you do not check the box for a particular result, you will not get that result for selection in the above screens.

Once you have captured the details, save the maintenance.

2.19.3 Viewing Field Investigation Summary

You can view a summary of the field investigations maintained in the system using 'Field Investigation Summary' screen. To invoke the screen, type 'ORSFIAMT' in the field at the top right corner of the application toolbar and click the adjoining arrow button.

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You can search for the records based on the of parameters available on the screen. The system will display the records based on the search criteria specified. You can double-click a record to open the detailed screen.

2.20 Updating Field Investigation Details

You can update the field investigation results and other details for a selected application type using 'Field Investigation Update' screen. To invoke the screen, type 'ORDFIUPD' in the field at the top right corner of the application toolbar and click the adjoining arrow button.

You can specify the following details:

Application Number

Specify the retail loan application number for which the field investigation details need to be updated. The option list displays all valid retail loan application numbers that are in any stage from application entry to underwriting.

Choose the appropriate one.

Application Branch

Based on the application number, the system displays the application branch code. You can update the investigation details of the agencies only if they are maintained under this branch.

Applicant Details

Based on the application number selected, the system displays the following details of the applicant:

- Type of applicant
- Local branch code of the applicant
- Customer number
- Name of the applicant

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2.20.1 Investigation Tab

Under this tab, you can update the specify investigation details:

Verification Type

Select the type of verification. The drop-down list displays the following verification types:

- Address
- Employment
- Collateral

Select the appropriate one.

Agency

Specify the agency code of the agency who will investigate the information. The option list displays all valid agency codes maintained under the branch code that you have specified above. Select the appropriate one.

Status

Specify the status of investigation. The drop-down list displays all statuses that are enabled in 'Others' tab of the 'Field Investigation Maintenance' screen, for the selected agency.

Call Date

If the agency has conducted the investigation over the phone, specify the date on which the phone call was made.

Number of Attempts

Specify the number of attempts made to investigate. This includes the number of visits, phone calls and other attempts that were made during investigation.

Spoke To

Specify the name of the person to whom the investigation agency has spoken in order to get the information verified.

Result

Specify the result of the investigation. The drop-down list displays all valid results that are enabled in 'Others' tab of the 'Field Investigation Maintenance' screen, for the selected agency.

Remarks

Specify the remarks with regard to the investigation, if any.

Once you have updated the details, save the record.

2.20.2 Viewing Field Investigation Update Summary

You can view a summary of field investigation updates using 'Field Investigation Update Summary' screen. To invoke the screen, type 'ORSFIUPD' in the field at the top right corner of the application toolbar and click the adjoining arrow button.

You can search the for the records based on one or more of the following parameters:

- Authorization status
- Record status
- Application branch
- Application number

Once you have specified the search parameters, click search button. The system displays the following details of the records maintained.

- Authorization status
- Record status
- Application branch
- Application number

2.21 Maintaining Credit Bureau Details

You can maintain the details of external credit bureaus using 'Credit Bureau Maintenance' screen. You can use the credit bureau information while retrieving the credit information of retail loan applicants through external credit checks.

To invoke the 'Credit Bureau Maintenance' screen, type 'ORDCBRMT' in the field at the top right corner of the application toolbar and click the adjoining arrow button.

Specify the following details:

Bureau Code

Specify a unique code that identifies the credit bureau that you are maintaining.

Bureau

Specify the name of the bureau.

Branch Code

Specify the branch code for which the bureau details are maintained. Use add row button to add more rows to the list of branches.

Validity Period for Bureau Report

Select the number of days during which the credit report from this bureau is considered as valid. The drop-down list displays the following values:

- 30 days
- 60 days
- 90 days
- 120 days
- Blank Space - If the credit check is initiated for the same bureau either automatically or manually by underwriter, a new bureau report will be fetched and displayed irrespective of any bureau report existing for same applicant from the same bureau.

Select the appropriate one. The system will store the credit bureau report of the applicant for the validity period from the date of report request.

You can add more rows to the list of branches using add row button. Once you have specified all the details, save the maintenance.

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The following credit bureaus are already available in the system.

Bureau Name	Bureau Code
Equifax	EQFX
TransUnion	TRUN
Credco	CRDC
Experian	EXPN
CIBIL	CIBL

You can add the details of other credit bureaus as per requirement.

2.21.1 <u>Viewing Credit Bureau Summary</u>

You can view a summary of credit bureau details maintained in the system using 'Credit Bureau Details' screen. To invoke the screen, type 'ORSCBRMT' in the field at the top right corner of the application toolbar and click the adjoining arrow button.

You can search for the records based on one or more of the following parameters:

- Authorization status
- Record status
- Bureau code

Once you have specified the search parameters, click search button. The system displays the following details of each result.

- Authorization status
- Record status

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● Bureau code

2.22 Maintaining ZIP Code Details for Bureau Call Order

You need to maintain the ZIP codes and the order of credit bureau pull using 'Zip Code Maintenance' screen.

This maintenance enables the bank to automatically decide the credit bureaus from which the credit report of a specific applicant to be taken. The decision is based on the zip code of the applicant's address.

To invoke 'Zip Code Maintenance' screen, type 'ORDZIPMT' in the field at the top right corner of the application toolbar and click the adjoining arrow button.

Specify the following details:

Branch Code

Specify the branch code for which the zip code and bureau call order are being maintained.

Zip Code Maintenance

You need to specify the zip code details in this section. You can add more rows to the list of zip codes using the add row button.

From Zip Code

Specify the first Zip code of the Zip code range. For the range of Zip codes from the first to the last, the system will decide the order of calling credit bureaus for credit check.

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To Zip Code

Specify the last Zip code of the Zip code range. For the range of Zip codes from the first to the last, the system will decide the order of calling credit bureaus for credit check.

Bureau Call Order and Validity

In this section, you need to maintain the call order of the bureau for the Zip code ranges specified above.

Bureau Code

Specify the bureau code. You can select the appropriate bureau code from the option list.

Bureau Name

Based on the bureau code selected, the system displays the name of the bureau.

Bureau Call Order

When there are multiple bureaus, you can set the order in which the bureau will be called. Select the order of this bureau from the option list. The order '1' indicates that the bureau will be called first and the order '5' indicates that the bureau will be called at fifth turn.

Validity Period for Bureau Report

The system displays the number of days during which the credit report from this bureau is considered as valid. This can be one of the following values, based on the details maintained in 'Bureau Maintenance Details' screen:

- 30 days
- 60 days
- 90 days
- 120 days

Select the appropriate one.

Once you have specified the details, save the maintenance.

During a retail loan application process, the system will check the Zip code of the address of the applicant. Based on the Zip code - credit bureau call order maintenance, the system will decide the credit bureau and request the credit report. If the system is not able to get the credit report from the first credit bureau, it will request a report from the second bureau and so on.

If you have not maintained any Zip code - credit bureau call order, the system will request the credit report based on the call order defined in 'Application Category Maintenance' screen.

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2.22.1 Viewing Zip Code Summary

You can view a summary of Zip code details maintained in the system using 'Zip Code Details' screen. To invoke the screen, type 'ORSZIPMT' in the field at the top right corner of the application toolbar and click the adjoining arrow button.

You can search for the records based on one or more of the following parameters:

- Authorization status
- Record status
- Branch

Once you have specified the search parameters, click search button. The system displays the following details of each result.

- Authorization status
- Record status
- Branch

2.23 Stages in Retail Loan Origination

The different stages in Retail lending process flow are designed using Oracle BPEL framework. The process of loan origination consists of several manual as well as system tasks, carried out in a sequential manner. Many users can be involved in the completion of a transaction and at each stage of the process, a user or a group of users, assigned with a task, acquire and work on the relevant transaction.

Oracle Business rules that are embedded help the dynamic creation of multiple approval stages. The different stages and sub-stages in the process flow can be summarized as follows:

- Application Entry – the following details are captured in this stage

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- – Applicant Information
- – Application details
- – Requested Loan Details
- – Collateral Details
- – Checklist
- – Documents
- – Advice Generation
- Application Verification
  - – Information captured during 'Application Entry' stage is verified
  - – Advice Generation
- Internal KYC
- External KYC
- Underwriting
  - – Collateral –Vehicle Valuation Information
  - – Applicant Financial Ratios
  - – Applicant Credit Score
  - – Applicant Bureau Report
  - – Loan Offers
  - – Loan Schedules
  - – Loan Charges
  - – Field Investigation
  - – Document Capture
  - – Advice Generation
- Loan Approval
  - – Information captured during Previous stages are verified
  - – Advice Generation
- Document Verification
  - – Information captured during Previous stages are verified
  - – All documents obtained are verified against checklist
  - – Advice Generation
- Manual Retry

The various tasks carried out in these stages will be explained in detail in the subsequent sections.

2.23.1 Process Flow Diagram

The process flow diagram given below illustrates the activities carried out during the different stages of the workflow.

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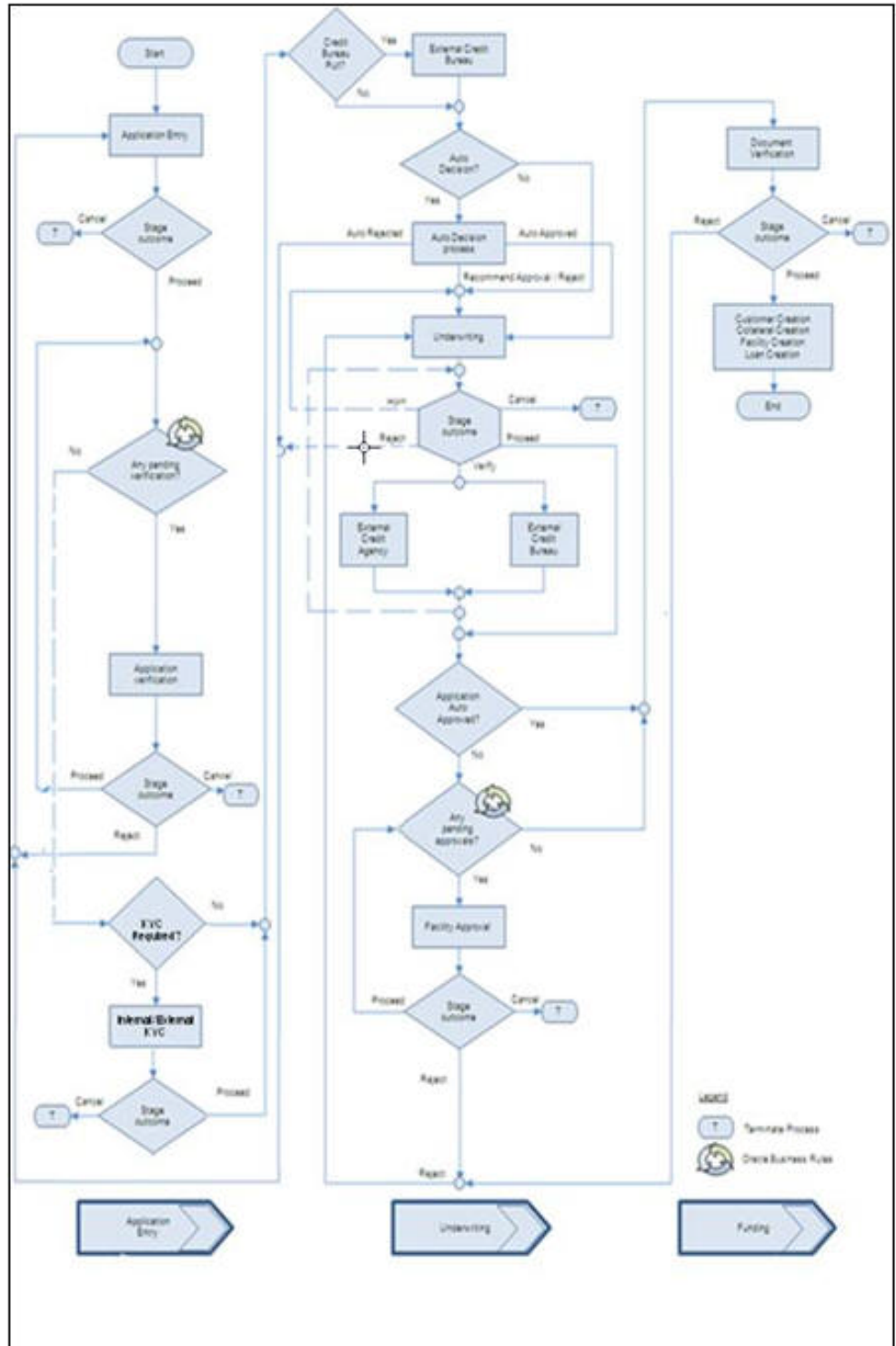
2.23.2 Process Matrix

The process matrix given below lists out the different stages the function Ids involved and the exit points for each stage.

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Stage	Stage Title	Description	Function Id	Stage Outcome
1	Application Entry	The following details are captured as part of this stage Application Details Applicant Details Requested Lending Details Collateral Details Check List User Defined Fields and Comments Document Capture Advice Generation	ORDRLAPP	PROCEED, CANCEL
2	Application Verification	The details captured as part of 'Application Entry' stage is verified Document Capture Stage Comments	ORDRLVER	PROCEED, RETURN, CANCEL
3	Internal KYC	The Customer will be verified for Internal KYC check and reviewed The following details are captured as part of this stage Document Capture Stage Comments	ORDRLIKC	PROCEED, CANCEL
4	External KYC	The Customer will be verified for External KYC check and reviewed .The following details are captured as part of this stage Document Capture Stage Comments	ORDRL-EKC	PROCEED, CANCEL

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Stage	Stage Title	Description	Function Id	Stage Outcome
5	Underwriting	The following details are captured as part of this stage Collateral Valuation Information Applicant Financial Ratios Applicant Credit Score Applicant Bureau Report Loan Offers Loan Schedules Loan Charges Field Investigation Document Capture Advice Generation	ORDRLUND	RETURN, PROCEED, VERIFY, CANCEL
6	Loan Approval	Loan Approval	ORDRLAPR	PROCEED, CANCEL
7	Document Verification	The details captured as part of 'Underwriting' stage is verified. The following details are captured as part of this stage Document Capture Stage Comments After this stage the following core activities are carried out in the following sequential order Applicant Creation Applicant Account Creation Applicants Limits (Liability, Facility, Collateral, Pool) creation Loan Creation	ORDRLDVR	PROCEED, RETURN, CANCEL
8	Manual Retry	This stage is optional. Task is moved to this stage only when the system is unable to create Customer/ Customer Account/ Liability/ Facility/ Collateral/ pool/ Loan. You have to do the necessary changes and retry the same	ORDRLMCU	PROCEED

The stages are explained in detail in the sections that follow.

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Step 1.Application Entry

In this stage, the bank receives an application for a loan along with the relevant documents and financial statements from a prospective customer. If the applicant does not have an account but intends to open one, the bank also obtains the account opening form and related documents as part of this activity.

The details related to the applicant, contact information, employment information, requested loan details, collateral details etc. are captured during this stage. Documents obtained from the applicant are uploaded and advices maintained for the stage are generated by the process after completion of the stage.

You can key-in the loan application details required in 'Retail Loan Application Entry' screen. You can also invoke this screen by typing 'ORDRLAPP' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The Application Number is automatically generated by the system. You can capture the following details in the main screen:

Application Category

Specify the loan application category to be used or select the application category from the option list provided.

Product Code

Specify the retail lending product to be used for initiating the loan or select the product code from the option list provided.

Description

The system displays the brief description on the selected retail lending product. You cannot modify it.

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Application Branch

The system defaults the application branch. You cannot modify it.

Application Date

The system defaults the branch date as the application date. You cannot modify it

Lead ID

Specify the lead Id of the loan applicant or select the lead Id from the option list provided.

Enquiry ID

Specify an enquiry Id, if you wish to retrieve information on the loan offer selected by the customer. You can also select the ID from the adjoining option list. The list contains all the Enquiry IDs created for the customer as part of the loan simulation process.

Application Number

The system displays the application number. You cannot modify it.

User Reference

System defaults the user reference number. However you can modify it.

Application Priority

Select the priority of application.

Application Status

The status of the application gets displayed here.

Click 'Default' button to default the details related to the prospective loan customer. It also defaults the Application Category related details like documents mapped to that particular stage.

In the 'Category Maintenance' screen, if you have marked it as 'Default', the system automatically displays the 'Product' and 'Product Description'.

2.23.3   Main Tab

The details corresponding to the lead Id selected gets displayed in the 'Customer' tab, once you click the 'Default' button. You can modify these details if needed.

For existing customers of the bank, you need to specify the following details:

Channel

Specify the channel Id of the originating channel.

Intermediary Group

Specify the identification code of the intermediary group if the customer has been associated with any.

KYC Required

Check this box to indicate the KYC check is required for the customer.

If you check this box, the system will evaluate a business rule. Based on that rule, the system initiates internal KYC or External KYC or both during application entry and verification stage.

If you do not check this box, the system then system skips the Internal KYC and External KYC stages after completing the application entry and verification stages.

Auto Decision Required

Check this box to enable auto decision on loan application. If you check this box, based on the applicant credit score – auto decision mapping maintained in 'Auto Decision' screen, the system decides whether to approve, reject, recommend approval or recommend rejection of the application. If you do not check this box, the system will not make an auto decision with regard to approval of the application.

You can set the status of this check box only during Application Entry stage.

External Credit Check Required

This is defaulted from 'Application Category Maintenance' screen.

The credit check initiation happens before underwriting stage.

Note

Note the following:

– In case external credit check is not enabled for the application category and if you enable it at the application entry stage, the system will display an error message "External credit check not required for primary applicant".

– In case external credit check is enabled only for primary applicant in the application category and if you enable it for other applicants, the system will display an error message "External credit check required for only primary applicant".

– In case external credit check is enabled for all applicant in the application category and if you enable it for primary applicant alone, the system will display an error message "External credit check required for all applicants".

– If bureau report is available for the customer and the customer applies for another loan, then the system displays the alert 'Bureau report already exists for the customer' when you save the record at application entry stage based on the validity period settings for the chosen bureau. If the existing bureau report is within the validity period only then this message will be displayed.

– If an external bureau report in validity period is already available for the applicant, then the system will not initiate the credit bureau pull. The details of the report in validity period will be used.

External Credit Check Required for

Select the applicants for whom external credit check is required. The drop-down list displays the following options:

● All Applicants - Select this to enable credit bureau pull for all the applicants

● Only Primary Applicant - Select this to enable credit bureau pull only for the primary applicant

Select the appropriate one.

Group Code

Specify customer's group code along with the applicant's details.

Mobile ISD Code +

Specify the international dialling code for the mobile number of the customer. The adjoining option list displays valid ISD codes maintained in the system. Select the appropriate one.

Mobile Number

Specify the mobile number of the customer.

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Telephone ISD Code +

Specify a valid international dialling code for the telephone number of the customer. The adjoining option list displays valid ISD codes maintained in the system. Select the appropriate one.

Landline Number

Specify the landline number of the customer.

E-mail

Specify the E-mail address of this customer.

Fax ISD Code+

Specify the international dialling code for the fax number of the customer. The adjoining option list displays valid ISD codes maintained in the system. Select the appropriate one.

Fax

Specify the fax number of the customer.

SSN

Specify applicant's SSN.

Applicant Details

Type

Select the type of the customer from the drop-down list provided. The following options are available:

- Primary
- Co-Applicant

Existing

Check this box to indicate if the customer applying for the loan is an existing customer of the bank.

Local Branch

Specify the local branch (home branch) of the loan applicant. Select the appropriate one from the option list.

Customer No

The system displays the customer number. However you can modify it. For existing customers you need to select the customer number from the option list provided.

Click 'Default' button to default the details of existing customers.

In case of new customers, the checkbox 'Existing' will be unchecked. When you click 'Default' button, the system defaults the local branch and automatically generates the customer number.

Responsibility

Specify the Co-Applicant's Responsibility for all parties other than primary Applicant.

Liability

Specify the Co-Applicant's Liability Percentage for all parties other than primary Applicant. Sum of liability for all applicants' should not exceed 100%.

RM ID

Specify the Relationship Manager ID of the Loan Applicants.

RM Name

Specify the Relationship Manager name of the Loan Applicants.

You have to specify the following details:

City

Specify the city of the customer.

Country

Specify the country of domicile of the customer or select the country code from the option list provided.

Nationality

Specify the country of which the customer is a national or select the country code from the option list provided.

Language

Specify the primary language of the customer or select the language from the option list provided.

Customer category

Specify the category to which the customer belongs or select the customer category from the option list that displays all valid customer categories.

Financial Currency

Select the currency used in the transaction.

Group Code

Specify the appropriate group code.

Mobile Number

Specify the mobile number of the customer.

Landline Number

Specify the landline number of the customer.

Email

Specify the e-mail address of the customer.

Fax

Specify the fax number of the customer.

First Name

Specify the first name of the customer.

Middle Name

Specify the middle name of the customer.

Last Name

Specify the last name of the customer.

Salutation

Select the salutation preference of the customer from the drop-down list provided. You can select any of the following options:

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- Mr
- Mrs
- Miss
- Dr

Gender

Select the gender of the customer from the drop-down list.

Birth Place

Specify the birth place of the customer.

Birth Country

Specify the birth country of the customer.

Date of Birth

Specify the date of birth of the customer or select the date by clicking the 'Calendar' icon provided.

Mother's Maiden Name

Specify the customer's mother's maiden name.

Marital Status

Select the marital status of the prospective customer from the drop-down list. The following options are available:

- Married
- Unmarried
- Divorcee
- Separated
- Spouse Expired

Dependents

Specify the number of dependents for the customer.

SSN

Specify the SSN of the customer.

Passport Number

Specify the passport number of the customer.

Passport Issue Date

Specify the date on which the customer's passport was issued or select the date from by clicking the adjoining 'Calendar' icon.

Passport Expiry Date

Specify the date on which the customer's passport expires or select the date from by clicking the adjoining 'Calendar' icon.

Account Branch

Specify the branch at which the loan applicant holds an account. Select the appropriate branch code from the option list.

Account Class

Specify the account class or select the account class of the customer from the option list provided.

Account Number

The account number gets generated when you click the 'P' button, after specifying the account class. For the existing customer account you can select the account number from the adjoining option list.

Power of Attorney

Note

If the FATCA is enabled at the bank and the check box 'Power of Attorney' is checked here, then it is mandatory to specify the Power of Attorney information.

Power of Attorney

Check this box to indicate that the customer account is to be operated by the power of attorney holder.

Holder Name

The person who has been given the power of attorney.

Address Line 1-4

Specify the address of the power of attorney holder.

Country

Specify the country of the power of attorney holder.

Nationality

Specify the nationality of the power of attorney holder.

Telephone ISD Code +

Specify the international dialling code for the telephone number of the power of attorney holder. The adjoining option list displays valid ISD codes maintained in the system. Select the appropriate one.

Telephone Number

Specify the telephone number of the power of attorney holder.

US Resident Status

Permanent US Resident Status

Check this box to indicate that the corresponding director is a permanent US resident.

Visited US in last 3 years?

Check this box to indicate that the beneficial owner has visited US in the last three years.

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2.23.4 Details Tab

The address and employment related details of the customer corresponding to the Lead Id selected are displayed in this tab. You can modify these details if required.

In this screen, you can capture multiple address and employment and reference details.

Address Details

Address Type

Select the address type of the customer from the following options provided in the drop-down list:

- Permanent
- Home
- Correspondence Address

Mailing

Check this box to indicate that the address you specify here is the customer's mailing address.

Address Line 1 – 3

Specify the address of the customer in three lines starting from Address Line 1 to Address Line 3.

Country

Specify the country associated with the address specified.

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Zip

Specify the zip code associated wit the address specified.

Contact Number

Specify the contact telephone number of the customer.

Employment Details

Employer

Specify the name of the employer of the prospective customer.

Employment Type

Select the customer's employment type from the drop-down provided. The following options are available:

- Part Time
- Full Time
- Contract Based

Occupation

Specify the occupation of the prospective customer.

Designation

Specify the designation of the prospective customer.

Employee Id

Specify the employee Id of the prospective customer.

Address Line 1 – 3

Specify the employment address of the customer in three lines starting from Address Line 1 to Address Line 3.

Country

Specify the country associated with the employment address specified.

Zip

Specify the zip code associated with the office address specified.

Phone Number

Specify the official phone number of the prospective customer.

Extension

Specify the telephone extension number, if any, of the prospective customer.

Contact Phone

Specify the contact number of the prospective customer.

Contact Name

Specify the name of a contact person at the customer's office.

Contact Extension

Specify the telephone extension number, if any, associated with contact person.

Comments

Specify comments, if any, related to the customer's employment.

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Department

Specify the department to which the customer belongs.

Reference Details

If the applicant has provided any reference, then you can capture the reference details here. This information can be edited only at underwriting stage. You can also add new references at Underwriting stage.

Reference No

The applicant can provide the reference of a customer of the bank or even a person who is not a customer of the bank.

If the applicant provides the reference of a customer of the bank, then specify the customer number. Once you select the customer number and click 'Default' button, the system displays the other details of the customer.

If the applicant provides the reference of a person who is not an existing customer of the bank, then you can leave this field blank. The system will display a default reference number. You can capture the other details of the reference by clicking add row button.

Once you specify the customer number, click 'Default' button. The system will display the remaining details as available in the customer record.

First Name

Specify the first name of the person who referred the applicant.

Middle Name

Specify the middle name of the person who referred the applicant.

Last Name

Specify the last name of the person who referred the applicant.

Salutation

Select a suitable salutation for the person from the drop-down list. It is mandatory to specify the salutation if you have entered the name of the reference.

Gender

Select the gender of the person from the drop-down list. It is mandatory to specify the gender if you have entered the name of the reference.

Address Line 1 - 4

Specify the address of the person who referred the applicant. You can use all the fields provided in order to capture the complete address.

Country

Specify the country of the person who referred the applicant.

Nationality

Specify the nationality of the person who referred the applicant.

Mobile Number

Specify the mobile phone number of the reference. If you have specified the name of the reference, then it is mandatory to specify either the mobile phone number or the landline number.

Landline Number

Specify the landline phone number of the reference. If you have specified the name of the reference, then it is mandatory to specify either the mobile phone number or the landline number.

Relation

Specify the relation of the applicant with the person who referred him/her. If you are entering the reference details, then it is mandatory to enter the relationship.

No. of Years Known

Specify the number of years for which the person provided in the reference knows the applicant.For example, if the reference knows the customer for five years, enter 5 in this field.

If you are entering the reference details, then it is mandatory to enter the number of years.

2.23.5 Financials Tab

You can capture the financial details corresponding to the customer in this screen.

Income Details

You can capture the following details corresponding to the loan applicant's income:

Income Type

Select the type of income associated with the customer from the drop-down list provided. The following options are available:

- Salary

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- Rent
- Business
- Others

Currency

Specify the currency in which the customer draws his income or select the currency from the option list provided.

Amount

Specify the amount that the customer draws as his income.

Frequency

Select the frequency at which the customer earns income. The following options are available in the drop-down list:

- Daily
- Weekly
- Monthly
- Quarterly
- Half Yearly
- Yearly

Currency

Specify the applicant's asset currency. You can select the currency from the option list provided.

Amount

Specify the amount that the customer draws as his income

Liability Details

You can capture the following details corresponding to the loan applicant's liabilities:

Liability Type

Select the type of the liability from the following options provided in the drop-down list:

- Loan
- Lease
- Rent
- Others

Liability Sub Type

Specify the sub type corresponding to the liability.

Frequency

Select the frequency at which the customer pays his liability amount. The following options are available in the drop-down list:

- Daily
- Weekly
- Monthly
- Quarterly
- Half Yearly
- Yearly

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Currency

Specify the currency in which the customer pays his liability amount. You can select the appropriate currency from the option list provided.

Amount

Specify the amount that the customer pays as his liability.

Account Balance

Specify the balance associated with the liability account.

Start Date

Specify a start date for the liability or select the start date by clicking the 'Calendar' icon.

End Date

Specify an end date for the liability or select the end date by clicking the 'Calendar' icon.

Asset Details

Type

Select the type of the asset from the following options available in the drop-down list:

- Vehicle
- Home
- Others

Asset Sub Type

Specify the sub type associated with the asset.

Description

Specify a suitable description for the asset type.

Asset Value

Specify the value associated with the asset.

Vehicle

You can specify the following details for the asset type 'Vehicle'.

Make

Specify the make of the vehicle.

Model

Specify the model of the vehicle.

Manufacturing Year

Specify the year of manufacture of the vehicle.

Body

Specify the body details of the vehicle.

Reg#

Specify the registration number of the vehicle.

Home

Address Line 1-3

Specify the address of customer's residence in the three Address lines provided.

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Width

Specify the width of the customer's residence.

Length

Specify the length of the customer's residence.

Occupancy

Specify the number of people who occupy of the customer's residence.

Note

You can enter only the details of the selected asset type,otherwise the system displays an error message.

2.23.6 Requested Tab

The details related to the requested loan corresponding to the Lead Id selected are displayed in this tab. You can modify these details if required. If you have selected an 'Enquiry ID' for the customer, then the requested details that have been stored for the corresponding loan proposal are displayed here.

Specify the following details:

Requested Loan Details

Requested Currency

Specify the requested currency for the loan.

Requested Amount

Specify the amount requested for the loan.

Interest Rate

Specify the requested loan rate for the loan.

Tenor (In Months)

Specify the requested tenor for the loan.

Number of Instalments

Specify the requested Number of Loan Instalments/Schedules.

Frequency

Specify the requested Loan Schedule Frequency.

Unit

Specify the requested Loan Schedule Frequency Unit/Basis.

Loan against Salary

Check this box to indicate that the loan should be associated with the applicant salary account.

Purpose

Specify the Purpose of the loan.

Loan Itemization Details

Serial Number

Specify the serial number.

Itemization

Specify the tenor itemization that is required. For example, you can specify the itemizations like 'Booking Amount', 'Payment', 'Interiors' etc.

Requested Amount

Specify the amount requested corresponding to the itemization specified.

Comments

Specify comments, if any, corresponding to the itemization.

2.23.7   Limit Tab

You can capture the liability details, pool details and line details in this tab.

In this screen, specify the following details:

Liability Details

Liability No

Select the applicant's liability number. The adjoining option list displays all the valid liability numbers maintained in the system. Select the appropriate one.

Liability Name

Select the liability name.

Main Liability No

Select the parent liability number. The adjoining option list displays all the valid liability number maintained in the system. Select the appropriate one.

Liability Branch

Select the liability branch. The adjoining option list displays all the valid liability branches maintained in the system. Select the appropriate one.

Liability Currency

Select the liability currency. The adjoining option list displays all the valid liability currencies maintained in the system. Select the appropriate one.

Overall Limit

Specify the overall liability limit.

Line Details

Line Code

Select the applicant's facility. The adjoining option list displays all the valid line codes maintained in the system. Select the appropriate one.

Line Serial

Specify the line serial number.

Main Line Code

Select the parent facility if the specified applicants facility is associated with any parent facility from the adjoining option list

Line Branch

Select the facility branch code. The adjoining option list displays all the valid line branches maintained in the system. Select the appropriate one.

Line Currency

Select the facility currency code. The adjoining option list displays all the valid line currencies maintained in the system. Select the appropriate one.

Line Amount

Specify the line amount for the facility.

Collateral Amount

If the collateral is maintained, system displays the collateral amount when you click on 'Default' button. Otherwise, system displays the value as 'zero'.

Effective Line Amount basis

Select the basis on which the effective line amount is calculated.

Effective Line Amount

System displays the effective line amount based on the specified effective line amount basis,

Pool Details

Pool Code

Select the collateral pool code. The adjoining option list displays all the valid pool codes maintained in the system. Select the appropriate one.

Pool Description

Specify the collateral pool description.

Pool Currency

Select the collateral pool currency. The adjoining option list displays all the valid pool currencies maintained in the system. Select the appropriate one.

Pool Amount

Specify the collateral pool amount.

Pool Utilized

Specify the collateral pool amount utilized amount.

If you click on the 'Default' button, system displays the collaterals in the 'Collateral Tab' associated with the pool code and liability.

2.23.8 Collaterals Tab

You can capture the details related to the collaterals provided by the customer in this tab.

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Collateral Details

Collateral Branch

Specify the collateral Branch. The adjoining option list displays all valid collateral branch codes maintained in the system. Select the appropriate one.

Utilization Order

Specify the collateral utilization order if any collaterals are linked to the Loan

Commitment Product

Specify the commitment product if any collaterals are linked to the Loan.

If you click on the 'Default' button, system defaults the existing collateral details based on the collateral code provided.

Linked Percentage

Specify the linked percentage of the collateral amount to be linked to the pool in pool details and collateral contribution in facility details.

Linked Amount

Specify the Linked amount based on the linked percentage.

Haircut %

Specify the collateral haircut percentage for evaluating the collateral amount.

Utilization Order

Specify the collateral utilization order.

Commitment Product

Specify the commitment product associated with the collateral.

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Market Value Based

Security ID

Select the security id from the option list .

Number of units/Nominal value

Specify the number of units.

Cap Amount

Specify the cap amount.

Guarantor Based

Guarantor ID

Select the Guarantor Id from the option list.

Rating

The system displays the rating.

Haircut Schedules

Specify the following Haircut Revision Schedule details for any collateral linked to the Loan.

Effective Date

Specify the Collateral Value evaluation date.

Haircut %

Specify the haircut % for evaluating the Collateral Value in the provided effective date.

In this screen, specify the following details to facilitate vehicle evaluation:

Vehicle Details

You can capture the details of the vehicle which is to be evaluated in the following fields:

Identification Number

Enter the unique identification number associated with the vehicle.

Vehicle Number

Specify the vehicle number.

Year

Specify the year of manufacture for the vehicle.

Make

Specify the make of the vehicle.

Model

Specify the vehicle model.

Body

Specify the vehicle body details.

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Usage

Specify the mileage used by the vehicle till date.

Valuation Source

Select the collateral Vehicle Valuation Source from the adjoining drop-down list. You can select one of the following:

- None
- Internal

Valuation Status

Select collateral vehicle valuation status from the adjoining drop-down list. You can select one of the following:

- Recommended
- Not Recommended

Vehicle ID

Specify the vehicle identification number.

These details will be used at the underwriting stage to evaluate the vehicle.

Covenant Details

Covenant Name

Specify the collateral's covenant name.

Due Date On

Specify collateral's covenant due date on.

Frequency

Specify the collateral frequency.

Start Date

Specify the collateral covenant start date.

Start Month

Specify the collateral covenant start month.

Remarks

Specify the covenant remarks.

2.23.9 Comments Tab

In this tab, you can specify comments, if any, related to the loan application.

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You can specify the following details here:

Sequence Number

The sequence number is automatically generated by the system.

Comments

Specify comments, if any, to be associated with the loan application.

Comment By

Specify the name of the commenter.

Comment Date

Specify the date on which the comment was given or select the date by clicking the 'Calendar' icon.

2.23.10 Capturing Document Details

You can capture the customer related documents in central content management repository through the 'Documents' screen. Click '' button to invoke this screen. You can also invoke this screen by typing 'CSCDOCUP' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

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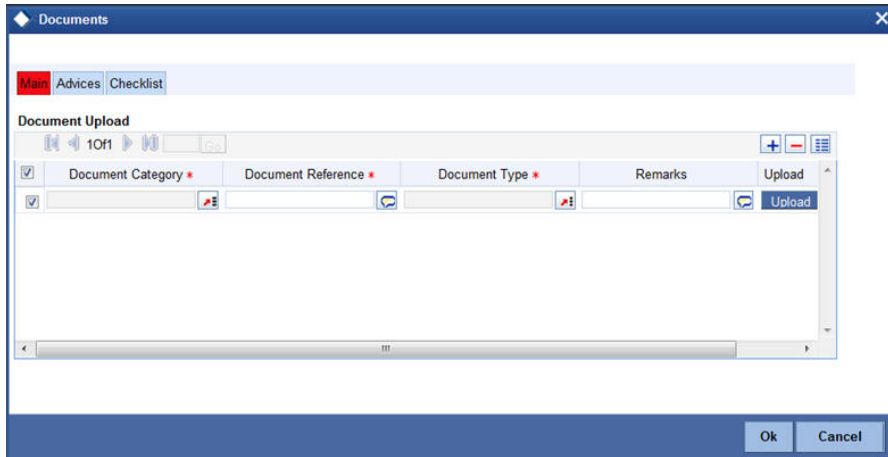
Here, you need to specify the following details:

Document Category

Specify the category of the document to be uploaded.
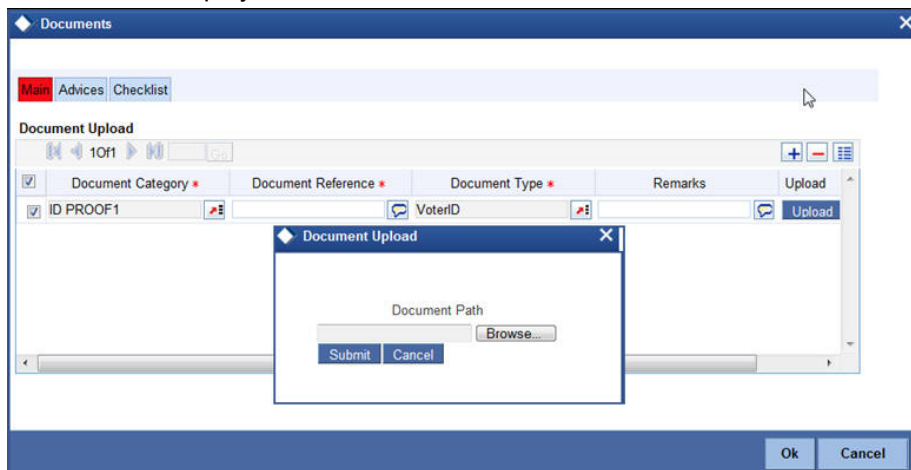
Document Reference

The system generates and displays a unique identifier for the document.

Document Type

Specify the type of document that is to be uploaded.

Upload

Click 'Upload' button to open the 'Document Upload' sub-screen. The 'Document Upload' sub-screen is displayed below:

In the 'Document Upload' sub-screen, specify the corresponding document path and click the 'Submit' button. Once the document is uploaded through the upload button, the system displays the document reference number.

View

Click 'View' to view the document uploaded.

In 'Retail Loan Origination' process, 'Document Upload' feature is not available in all the stages. Its availability in this process is given below:

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Stage Title	Function Id	Doc Callform Exists	Upload(Available /Not Available)	View(Available/Not Available)
Application Entry	ORDRLAPP	Available	Available	Available
Application Verification	ORDRLVER	Available	Available	Available
Underwriting	ORDRLUND	Available	Available	Available
Loan Approval	ORDRLAPR	Available	Available	Available
Document Verification	ORDRLDVR	Available	Available	Available
Customer / Loan / Collateral / Account Creation				

2.23.11 Capturing Trade In Details

You can capture the trade-in details related to the loan application in 'Trade In' sub screen. To invoke this screen, click 'Trade In' button in Retail Loan Application Entry screen.

You can capture the asset details and the valuation details of the asset in this screen.

Application Number

Specify the application number.

Product Code

Specify the loan product.

Currency

Specify the trade asset currency.

Note

For more details on Capturing Asset Valuation details, refer the section titled 'Account Asset Valuation' in Retail Lending user manual.


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2.23.12 Verifying Customer Dedupe

You can verify if the customer details are duplicated by clicking the 'Customer Dedupe' button. 'Customer Dedupilcation Check' screen gets displayed where any duplicate customer details are displayed
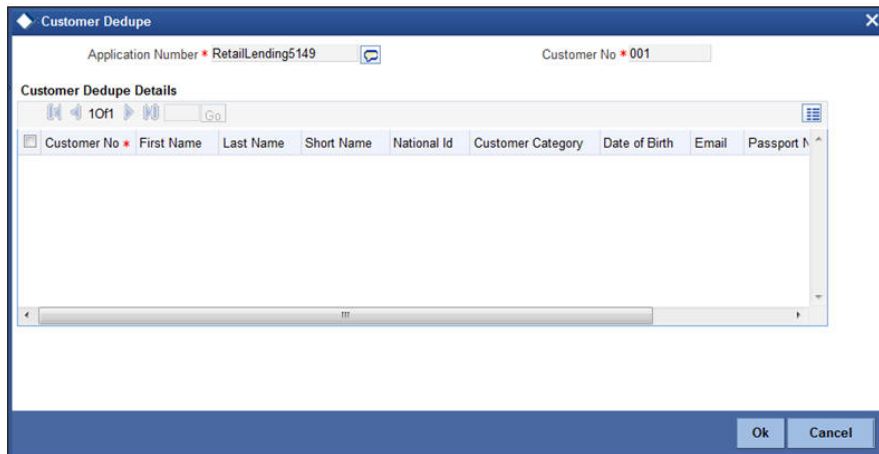

2.23.13 Verifying Loan Dedupe

You can verify if the loan details are duplicated by clicking the 'Loan Dedupe' button. 'Loan Dedupilcation Check' screen gets displayed where any duplicate loan details are displayed
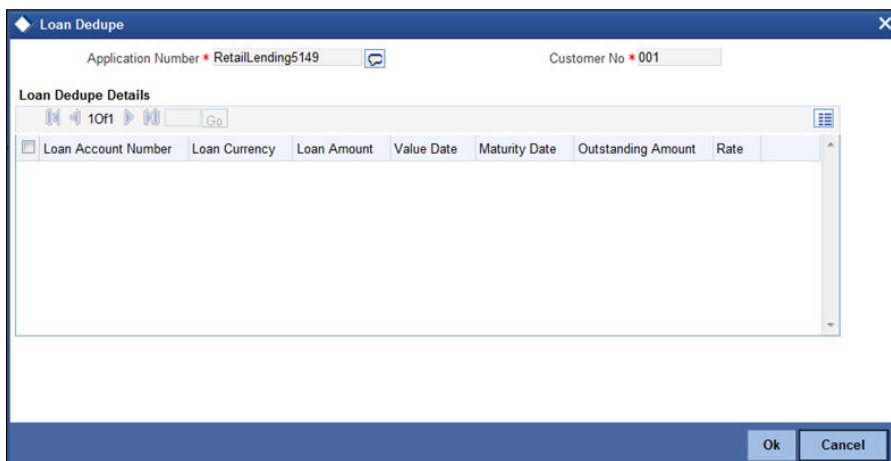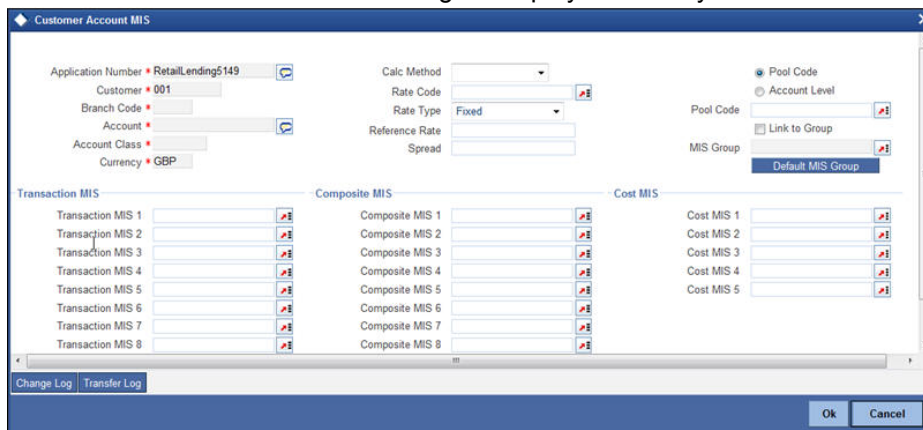

2.23.14 Capturing Customer MIS

You can capture the MIS details for the customer, if any by clicking 'MIS' button against a row in the Applicant Details table. The 'Customer MIS' screen gets displayed where you can maintain the MIS details.

ORACLE®
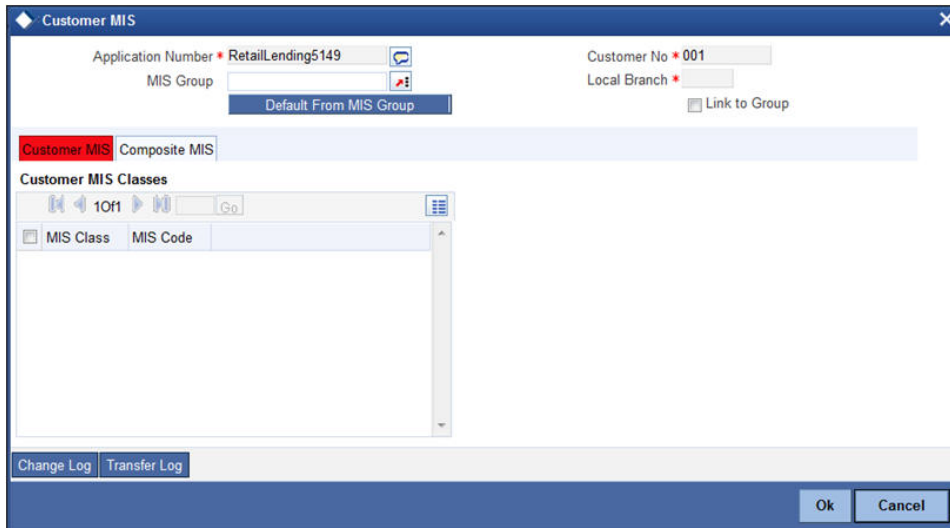
2.23.15 Capturing Customer Account MIS

You can capture the MIS details for the Customer Accounts in Customer Account MIS Screen by clicking 'Customer Account MIS' button.

The 'Customer Account MIS' screen gets displayed where you can maintain the MIS details

2.23.16 Specifying Customer/Account Fields

You can capture the user defined field details for the customer and customer account, if any by clicking 'Customer/Account Fields' button against a row in the Applicant Details table. The 'User Defined Field' screen gets displayed where you can maintain the UDF details.
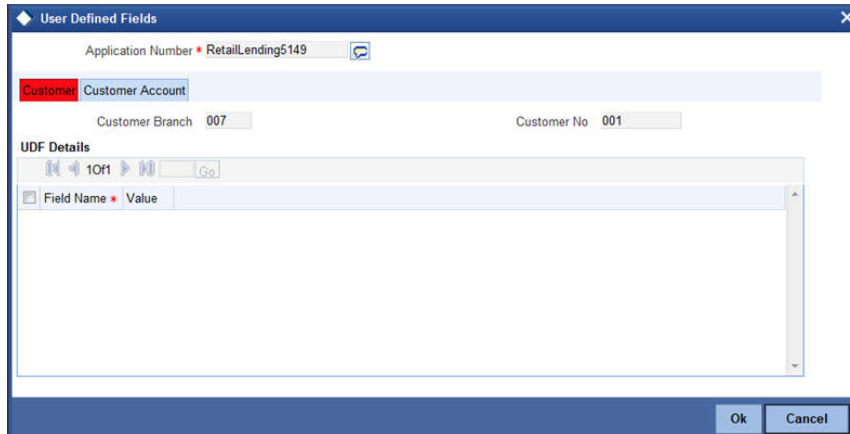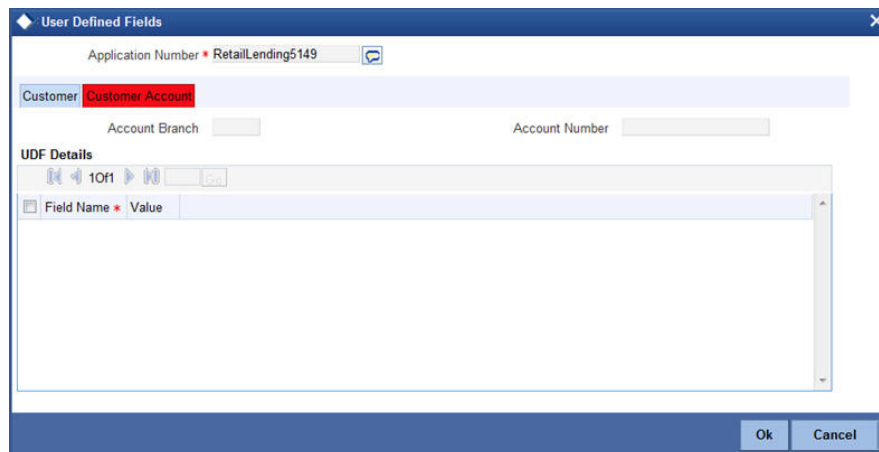
You can specify the following user defined field details for the customer in Customer Tab:

Name

Specify the name of the UDF being created for the customer.

Value

Specify the value associated with the UDF being created for the customer

You can specify the following user defined field details for the customer account, in Customer Account Tab.

Name

Specify the name of the UDF being created for the customer account.

Value

Specify the value associated with the UDF being created for the customer account.

2.23.17 <u>Specifying Collateral Seller Details</u>

You can capture the details of the seller of the collateral using 'Collateral Seller Details' screen. This information helps you understand whether the application has been made for loan against used collateral. However, it is not mandatory to specify the collateral seller details for entering a retail loan application.

You can add the collateral seller details only after capturing the details of the collaterals in 'Collateral' tab.

To invoke 'Collateral Seller Details' screen, click 'Seller Details' button on the 'Retail Loan Application Entry' screen.

Specify the following details:

Application Number

The system displays the retail loan application number.

Seller ID

The system displays the seller ID. This is generated sequentially, one (1) being the ID of the first seller.

Seller Type

Select the type of seller from the drop-down list. The drop-down list displays the following options:

● Individual
● Corporate

Seller Name

Specify the name of the collateral seller.

Nationality

Specify the nationality of the collateral seller.

Passport Number

Specify the passport number of the collateral seller.

Passport Issue Date

Specify the issue date of the passport of the collateral seller.

Passport Expiry Date

Specify the expiry date of the passport of the collateral seller.

Address

Specify the address of the collateral seller.

Country

Specify the country to which the collateral seller belongs. The option list displays all valid country codes that are applicable. Choose the appropriate one.

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Note

If you specify any information regarding the collateral seller on this screen, it becomes mandatory to specify the remaining details also. This means that you cannot save the application with data in only some fields of this screen. The collateral seller information cannot be left incomplete.

However, you can completely ignore the collateral seller information, if such details are not required. If you do not enter any information on this screen, then the system allows you to save the application.

2.23.18 Viewing Vehicle Evaluator

You can view the evaluated vehicle details captured as part of collateral details by clicking the 'Vehicle Evaluator' button against the Applicant record.

After specifying the mandatory details in Application Entry screen, select the 'Outcome' that you wish in the lower portion of the screen. To move to the next stage select 'PROCEED' as the outcome and click the 'Save' icon. You can select 'CANCEL' to terminate the process, if required.

The following validations are carried out in this stage:

- If any of the mandatory documents are missing, the system displays an error message
- If any of the override documents are missing, the system displays an override message
- If any mandatory customer information is missing, the system displays error messages

You will not be able to proceed to the next stage without correcting the errors, if any.

On successful completion a message, stating that the task is successfully completed, gets displayed. The system displays the system message as "The task is completed successfully. The workflow reference number is Retaillending <nnnn>"

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To acquire the next stage, you need to go to the 'Task' menu and select 'Assigned' under 'Standard' option.

All tasks that have been successfully completed are listed in the right side of the screen. Select the checkbox against your 'Workflow Ref No' and click 'Acquire' button at the top of the screen to acquire the next stage of the task.

The system displays the system message as "Acquire Successful" on the successful acquisition of the task.

Click 'Ok' to proceed to the next stage. To select the acquired task for the next stage, select 'Acquired' under 'Standard' option in the 'Task' menu. All the tasks that have been successfully acquired are displayed in the right side of the screen. Search for your workflow reference number and click the 'Workflow Ref No' to open 'Retail Loan Application Verification' screen.

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Step 1. Application Verification

The information captured in the previous stage is verified in the Application Verification stage. CMROLE

The details related to the loan application entry are displayed in this screen, which can be verified by the verifier. The details cannot be modified in this stage, but comments can be added appropriately. On completion of this stage, the advices that are maintained for the stage are generated.

The verifier can either send the application back to the previous stage if the information provided is not adequate or can cancel it if the information captured is not satisfactory.

If the application details are verified successfully, the verifier can proceed with the processing of the application by selecting 'PROCEED' as the Outcome. The verifier can select 'RETURN' to return the process to previous stage for data correction or 'CANCEL' to terminate the process.

On successful verification a message, stating that the task is successfully completed, gets displayed.

To acquire the next stage, you need to go to the 'Task' menu and select 'Assigned' under 'Standard' option. All tasks that have been successfully completed are listed in the right side of the screen. Select the checkbox against your 'Workflow Ref No' and click 'Acquire' button at the top of the screen to acquire the next stage of the task.
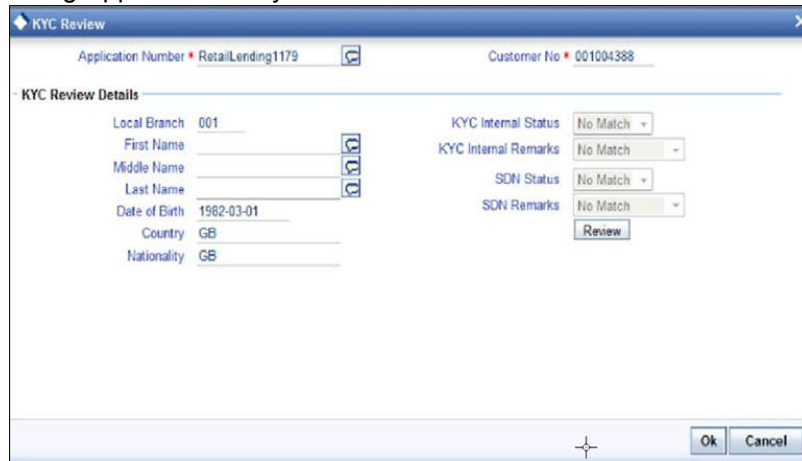
The system displays the system message as "Acquire Successful" on successful acquisition of the task.

Click 'Ok' to proceed to the next stage. To select the acquired task for the next stage, select 'Acquired' under 'Standard' option in the 'Task' menu. All the tasks that have been

successfully acquired are displayed in the right side of the screen. Search for your workflow reference number and click the 'Workflow Ref No' to open 'Retail Loan Underwriting' screen.

Step 2.Internal KYC Check

You can verify the customer information against the internal blacklist of customers at 'Internal KYC Check' stage. This step is enabled only if you have checked the box 'KYC Required' during Application Entry.

The system displays the following details:

- Local branch code
- First name of the customer
- Middle name of the customer
- Last name of the customer
- Date of birth of the customer
- Country of the customer
- Nationality of the customer

KYC Internal Status

The system displays the internal KYC status. Based on the records in Oracle FLEXCUBE, the KYC internal status can be one of the following:

- Passed
- Failed
- No Match

KYC Internal Remarks

The system displays the internal KYC remark. The internal remark can be one of the following:

- Possible Match
- No Match

Click 'Review' button to check the customer details against the blacklisted customers' list. The system displays the following details:

SDN Status

The system displays the SDN status. Based on the records in Oracle FLEXCUBE, the KYC SDN status can be one of the following:

- Passed

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- Failed
- No Match

SDN Remarks

The system displays the SDN remark. The SDN remark can be one of the following:

- Possible Match
- No Match

Click 'Ok' to proceed to the next stage.

Click on the 'Review' button to view the following screen.

Based on the KYC and SDN statuses and remarks, the reviewer decides whether to move the task to the next stage,

Click 'Review' button to view all customer information and perform KYC and SDN checks. The KYC Review Screen (STSKYCMN) and SDN Review Screens (ORSSDNMN) are displayed.

ORACLE®
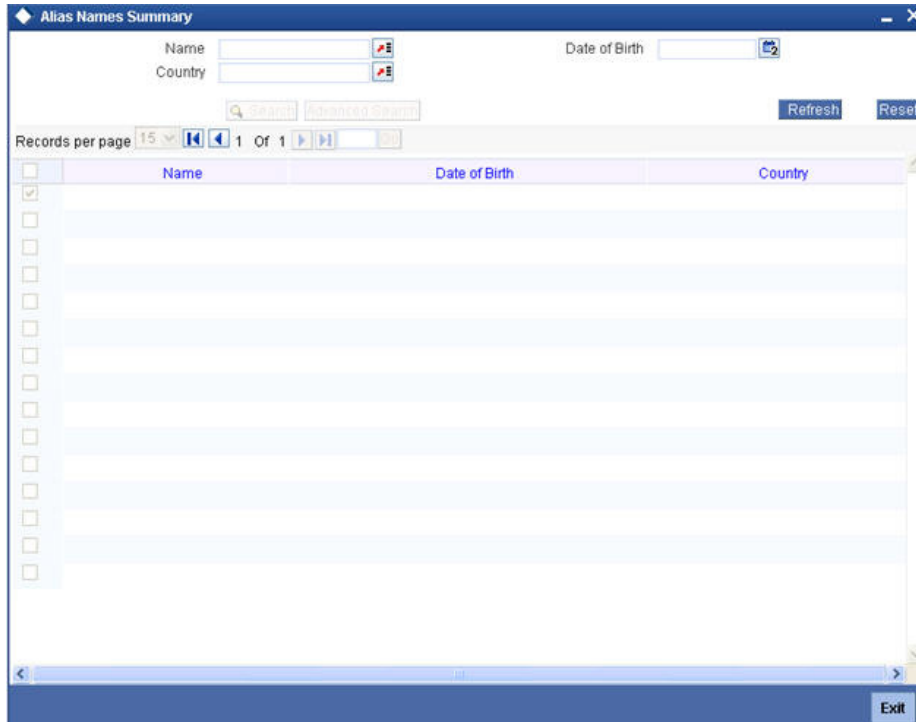
Once reviewed the verifier provides the review status and remarks.

You can perform a check on the customer record based on the KYC Review and SDN Review screens and choose the internal KYC status and SDN status respectively based on the review.

Step 1.External KYC Check

You can verify the customer information against the external blacklist of customers at 'External KYC Check' stage. This step is enabled only if you have checked the box 'KYC Required' during Application Entry. You can invoke this screen by typing 'ORDRLIKC' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The system displays the following details:

- Local branch code
- First name of the customer

ORACLE®
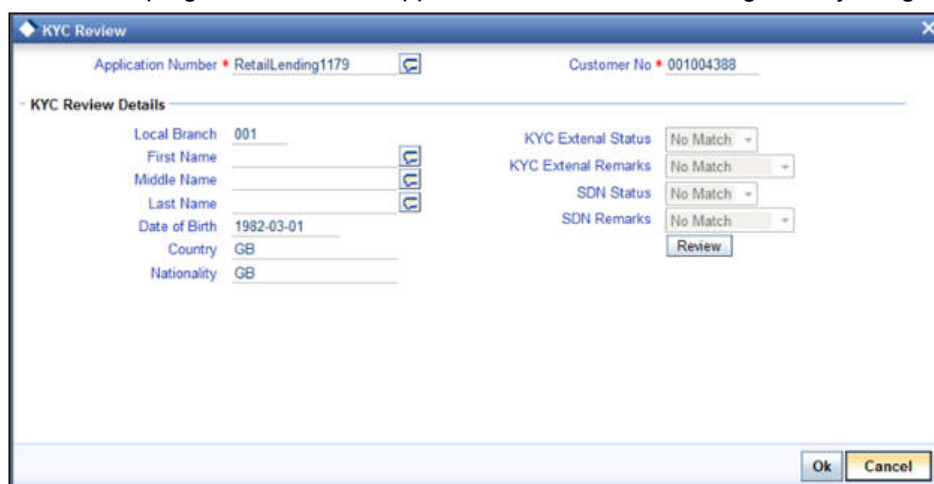
- Middle name of the customer
- Last name of the customer
- Date of birth of the customer
- Country of the customer
- Nationality of the customer

KYC External Status

The system displays the external KYC status. Based on the records in Oracle FLEXCUBE, the KYC external status can be one of the following:

- Passed
- Failed
- No Match

KYC External Remarks

The system displays the external KYC remark. The external remark can be one of the following:

- Possible Match
- No Match

Click 'Review' button to check the customer details against the blacklisted customers' list. The system displays the following details:

SDN Status

The system displays the SDN status. Based on the records in Oracle FLEXCUBE, the KYC SDN status can be one of the following:

- Passed
- Failed
- No Match

SDN Remarks

The system displays the SDN remark. The SDN remark can be one of the following:

- Possible Match
- No Match

Click 'Ok' to proceed to the next stage.

Click on the 'Review' button to view the following screen.

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Based on the KYC and SDN statuses and remarks, the reviewer decides whether to move the task to the next stage,

Click 'Review' button to view all customer information and perform KYC and SDN checks. The KYC Review Screen (STSKYCMN) and SDN Review Screens (ORSSDNMN) are displayed.

Once reviewed the verifier provides the review status and remarks.

You can perform a check on the customer record based on the KYC Review and SDN Review screens and choose the external KYC status and SDN status respectively based on the review.

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Step 1.Underwriting

In this stage, the bank assesses the eligibility of the borrower for the requested loan offer, based on the analysis of the borrower's financial ratios and credit scores. The bank also obtains credit details from external agencies and field investigation agencies. You can also invoke 'Retail Loan Underwriting' screen by typing 'ORDRLUND' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

2.23.19 Main Tab

System defaults the customer details provided in the 'Application Entry' stage here. However you can modify it.

After ascertaining the eligibility of the customer, the bank provides multiple loan offers for the borrower and uses one offer chosen by the customer to generate payment schedule and schedule details. The advices that are maintained for the stage are generated on completion of the stage.

In this stage, the bank also conducts vehicle evaluation based on the details that have been captured at the 'Application Entry' stage. This evaluation can be done with details from an external agency in the collateral tab.

2.23.20 Collateral Tab

You can carry out the evaluation of vehicles in the collateral tab. Here, the details provided as part of the 'Application Entry' stage are defaulted, which you can modify. The evaluation can be done by interfacing with external agencies.

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In this screen, capture the following details:

Vehicle Details

You can modify the details of the vehicle which is to be evaluated in the fields listed below.

Identification Number

Enter the unique identification number associated with the vehicle.

Year

Specify the year of manufacture for the vehicle.

Make

Specify the make of the vehicle.

Model

Specify the vehicle model.

Body

Specify the vehicle body details.

Usage

Specify the mileage used by the vehicle till date.

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You can retrieve vehicle details from an external agency either by specifying the identification number for the vehicle or all of the following fields:

- Year
- Make
- Model
- Body
- Usage

Valuation Source

Select the valuation source from the adjoining drop-down list. The options are:

- INTERNAL
- NONE

Select 'INTERNAL' if you wish the evaluation to be done by interfacing with an external agency.

Status

Select the status from the adjoining drop-down list. The options are:

- RECOMMENDED
- NOT RECOMMENDED
- COMPLETE
- NO DATA

The evaluation will be done only if the valuation source is selected as 'INTERNAL' and the status is 'RECOMMENDED'. For any other combination of values for the two fields, the system will display an error message and will not proceed with the evaluation till the values are set as specified above.

After entering the required details, select 'VERIFY' as the Outcome and click 'Save'. If you have indicated that evaluation should be done you will not be allowed to select 'PROCEED' or 'CANCEL' as the Outcome till the verification has been successfully done.

The system will display a message stating that the task is successfully completed on saving the record.

To acquire the next stage, you need to go to the 'Task' menu and select 'Assigned' under 'Standard' option. All tasks that have been successfully completed are listed in the right side of the screen. Select the checkbox against your 'Workflow Ref No' and click 'Acquire' button at the top of the screen to acquire the next stage of the task.

The system displays the system message as "Acquire Successful" on successful acquisition of the task.

Click 'Ok' to proceed to the next stage which will again be the underwriting stage. To select the acquired task for the next stage, select 'Acquired' under 'Standard' option in the 'Task' menu. All the tasks that have been successfully acquired are displayed in the right side of the screen. Search for your workflow reference number and click the 'Workflow Ref No' to open 'Retail Loan Underwriting Stage' screen.

The system will invoke the external valuation agency for vehicle evaluation. You can view the details in the collateral tab. In the collateral tab, click the 'Evaluate' button. The system will check for the data within the FLEXCUBE database. If there are none for the corresponding vehicle, it will try to obtain the details from the external agency and display them in the 'Vehicle Evaluator' screen.

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In this screen, you can view the information available for the vehicle based on the information provided by you. If the information in this screen matches the details available in the system database for the same vehicle, the status is updated to 'COMPLETED' in the collateral tab. If it does not match, then the status is updated to 'NO DATA'.

Once the verification is completed, you can select the Outcome as 'PROCEED' and move to the next stage.

Note

For more details on capturing Collateral details, refer the chapter titled 'Maintaining Collateral Details' in Enterprise Limits and Collateral Management user manual.

2.23.21 Credit Score Tab

The credit score tab is used to calculate the credit score details of the customer. You can also interface with external Credit engines and display recommendations and report. Internal Credit engine obtains information from customer and calculates credit score and displays system recommendation.

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The set of questions used to assess the credit rating of a prospective loan customer, associated Rule Id are displayed in this screen. You can specify the following details here:

Answer

Specify the answer to be associated with the question used for calculating the credit score.

Risk Factor

Specify the risk factor associated with the loan, if any.

Description

Specify a suitable description for the risk factor associated with the loan.

System defaults the Category and Question as maintained in the Rule

Click 'Calculate' button to display the calculated grade and score based on the selected answer

Click 'Calculate' button to calculate the credit score and the grade, based on the formula maintained for calculating the credit score. The 'Grade' and the 'Score' are displayed based on this calculation.

2.23.22 Bureau Tab

You can interface with external credit bureaus and view report obtained from them in 'Bureau' tab. Based on the reports that are obtained from the external bureaus, the underwriter determines whether to approve the loan to the customer or not.

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The credit agencies and the bureaus maintained for the Application Category are displayed in this screen: You can capture the remarks and recommendations from these agencies in this tab. You can also view the credit report obtained from the agencies and bureaus.

Credit Bureau Details

Request Id

The identification of the loan customer gets displayed here.

Bureau Code

The credit bureau code maintained for the Application Category in 'Application Category Maintenance' gets displayed here.

If you enable external credit checking for a particular applicant, then you need to manually select the bureau from the option list.

Bureau Name

The system displays the name of the credit bureau.

Recommended

This indicates whether external credit check is required for the customer or not. The following options are available in the option list.

- Recommended - This indicates that external credit check is required for the applicant.

- Not Recommended - This indicates that external credit check is not required for the applicant.

By default, the system displays the appropriate option, that is, recommended or not recommended, based on the external credit check settings for the application category.

Status

Select the status for the credit bureau check from the following options in the drop-down list:

- Completed - This indicates that the credit checking is completed for the applicant
- Required - This indicates that credit checking is required for the applicant, You need to select this when you manually enable external credit checking for an applicant.
- Pending

Remarks

Specify remarks, if any, associated with the loan application.

Score

If the credit checking is completed, the score is displayed here.

Enabling External Credit Check at Underwriting Stage

You can enable external credit check during underwriting stage. If external credit check is not enabled for an applicant (primary applicant or co-applicant or all), you may enable it by following the steps given below.

- In the 'Main' tab, check the option' External Credit Check Required' for each applicant for whom you need to enable external credit check
- In this tab, specify the credit bureau by selecting the appropriate bureau code form the option list
- In this tab, in the field 'Recommended', select 'Recommended' from the drop-down list
- In this tab, in the field 'Status', select 'Required' from the drop-down list
- Change 'Outcome' to 'Verify'
- Save the record

After enabling 'External Credit Check Required' in the 'Main' tab, if you do not specify the bureau and other details, the system will display an error message.

Until the external credit check is completed, the task will be in underwriting stage itself.

Note

If you are enabling external credit check for more than one applicants (primary/co-applicant), then after checking the option' External Credit Check Required' for each applicant in the 'Main' tab, you need to initiate at least one credit bureau pull for each applicant selected.

If external credit check is enabled for an applicant, at underwriting stage, you will not be allowed to disable it.

External Credit Rating

External Agency

Specify the external agency that you want to use for the evaluation,. If you do not specify a value here, the system will display an error message.

Recommended

Select the recommendation of the credit agency for the loan requested from the following options provided in the drop-down list:

- Recommended
- Not Recommended

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Remarks

Specify remarks, if any, associated with the loan application.

Status

The following statuses are available:

- Initiated
- Completed

The evaluation will be done only if the external agency has been specified and the 'Recommended' field has the value 'Recommended' status is 'RECOMMENDED'. For any other combination of values for the two fields, the system will display an error message and will not proceed with the evaluation till the values are set as specified above.

After entering the required details, select 'VERIFY' as the Outcome and click 'Save'. If you have indicated that evaluation should be done you will not be allowed to select 'PROCEED' or 'CANCEL' as the Outcome till the verification has been successfully done.

The system will invoke the external valuation agency for credit evaluation. You can view the details in the bureau tab. This includes the score assigned by the agency for the customer.

In this screen, you can view the information available for the customer by clicking the 'Report' button under the field 'Status' in the External Credit Rating section. If the information is available, the status is updated to 'COMPLETED' in the collateral tab. If it does not match, then the status is updated to 'NO DATA'.

Once the verification is completed, you can select the Outcome as 'PROCEED' and move to the next stage.

 You can click 'Report' button adjacent to credit rating record or credit bureau record to view the report obtained from the credit rating agency or the credit bureau.

The following reports can be viewed:

Summary1

Summary 2

Trade Lines

Public Records

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Collections

Fraud Messages

Inquiries

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Also Known As

Consumer Statements

Credit Score Details

2.23.23 Viewing Credit Bureau Report

You can view the credit bureau report by the external agency by clicking 'Bureau Report' button in 'Retail Loan Underwriting' screen. The 'Credit Bureau Report' screen gets displayed

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where you can view the details

2.23.23.1 Capturing Loan MIS Details

You can capture the Loan MIS details by clicking 'Loan MIS' button in 'Retail Loan Underwriting' screen.

The 'Loan MIS' screen gets displayed where you can capture the details

2.23.23.2 Capturing Loan UDF Details

You can capture the Loan UDF details by clicking 'Loan Fields' button in 'Retail Loan Underwriting' screen. You can also invoke this screen by typing 'ORCLNUDF' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

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The 'Loan UDF' screen gets displayed where you can capture the details

2.23.24 Ratios Tab

In the 'Ratios' tab, the system calculates the stated and actual income/debt ratios and also calculates the ratio based on 'What if payment amount'.

The stated income and debt of the customer are displayed here You can capture the following additional details here.

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Actual

Monthly Income

Specify the actual monthly income of the customer based on documentary proof provided.

Monthly Debt

Specify the actual monthly debt of the customer based on documentary proof provided.

Click 'Calculate Ratios' button to calculate the asset/ liability ratios for the customer.

What if Pmt Amt

Specify the EMI amount that the customer is ready to pay.

Click 'Update Ratio' button to update the asset/ liability ratios for the customer, taking into account the EMI payments also.

The ratios for Installment, Loan To Value and Disposable Income are calculated for the following conditions:

- Stated Before
- Stated After
- Actual Before
- Actual After

2.23.25 Loan Tab

In the 'Loan' tab, the system displays the list of the multiple loan offers that are attached to the application category specified. If you have selected an 'Enquiry ID' for the customer, then the loan details that have been stored for the corresponding loan proposal are displayed here. You can modify these details, if required.

Specify the following details:

Pricing ID

System displays the default price in the pricing field.

You can select & apply any one of the price available under a linked pricing group for the requested loan application among the available offers for the application category. You can either proceed with the system selected offer or can select any other offer for the loan based on the need.

If you change a price ID selected by the system and reapply a different price ID, the system changes the score of the pricing rule. The score determines the price ID to be automatically applied.

Click 'Apply' button to apply the selected price ID to the loan.

On clicking 'Apply' button, the system compares each offer under 'Multiple Offers' with the pricing and other details requested. The values in the fields 'No of Installments', 'Frequency' and 'Unit' are compared with the values given by the applicant in the 'Requested' tab during Application Entry stage. The rate under Multiple Offers is compared with the rate maintained in the Pricing ID.

On comparison, if the system finds a matching offer, it applies the details of the offer to the application. In case the details do not match, the system creates a new row with the values available in the offers maintained for the pricing ID and applies it.

Status Change Mode

Select the status change mode of the loan. The adjoining option list displays the following option:

- Auto: To change the status automatically.
- Manual: To change the status manually.

Close Collateral

Check this box to give a provision to close the collaterals associated with the Loan. It can be selected only if the liquidation mode is 'Auto'.

Effective Date

The system captures the effective date of User defined elements. However you can modify it in underwriting stage.

User Defined Element Values

The system supports multiple User Defined Elements here based on the effective dates maintained.

UDE Id

Select the User Defined Element Id from the adjoining option list.

Value

Specify the UDE value.

Rate Code

Select the rate code for UDE from the adjoining option list.

Code Usage

Select the code usage from the adjoining drop down list.

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Resolved Value

The system defaults the system revised UDE value.

<u>Intermediary</u>

System displays the intermediary details including the compensation percentage for each Intermediary, based on the Inetrmediary code mainatined in Application Entry stage.However, you can modify it.

The payment schedules are derived based on the offer selected.

Note

You can select only one loan offer in this screen.

2.23.26 <u>Component Tab</u>

In 'Component' tab, the system calculates and displays component name, schedule type, first due date, number, frequency, units and amount details based on the loan offer selected. If you have selected an 'Enquiry ID' for the customer, then the schedule details that have been stored for the corresponding loan proposal are displayed here. You can modify them, if required.

You have to specify the following details:

Component Name

Select the name of the loan component.

Component Currency

Select the loan component currency code.

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Liquidation Mode

Select the mode of liquidation from. The adjoining drop-down list displays the following optiins:

- Auto
- Manual

Main Component

Check this box to indicate if the provided component is main component.

Capitalized

Check this box to indicate that the component needs to be capitalized.

Waive

Check this box to indicate that component needs to be waived.

Compound Days

Specify the number of compound days.

Compound Months

Specify the number of compound months.

Compound Years

Specify the number of compound years.

Years

Select the actual number of days for the year from the adjoining drop-down list. You can select one of the following options:

- 360
- 365
- Actual

Days in Month

Select the number of days that would constitute a month for calculation from the adjoining drop-down list. You can select one of the following options:

- 30 (euro)
- 30 (US)
- Actual

Verify Funds

Check this box to indicate that verify of funds to be checked for the component.

Click on the 'Explode Schedule' button to explode the component schedules.

Click on 'Disburse Details' button to display disbursal schedule info for the selected component.

The following details related to the schedule are displayed here:

- Schedule Type
- Schedule Flag
- Formula
- First due Date
- Number of Schedules

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- Frequency
- Units
- Schedule Start Date
- End Date
- Amount

For each component of the components listed, the system calculates and displays the details like the Due Date, Amount Due, EMI Amount and Amortized Principal.

Using Explode schedules the schedule details can be recalculated.

2.23.26.1 Maintaining Disbursal Details

You can capture the Loan Disbursal schedules details in 'Disbursal' screen. You can invoke this screen by clicking 'Disbursement Details' button.

The following details related to the Loan Disbursal schedules can be captured here:

- Schedule Date
- Total Disburse Amount
- Amount to Disburse
- Already Disbursed Amount

The following Disbursal Schedule's Split Details can be captured here:

- Split Sequence No
- Split Percentage
- Split Amount
- Payment Mode
- Settlement Branch
- Settlement Account Number

- Account Description
- Customer & Settlement Currency

2.23.26.2 Viewing Schedule Details

You can view the modified schedule details 'Schedule details' screen.

You can invoke this screen by clicking 'Schedule Details' button.

2.23.27 Charges Tab

In 'Charges' tab, the system calculates and displays charges, if any applicable.

The system calculates and displays the charge details associated with the loan. The following details are displayed:

- Component Name
- Event Code
- Associated currency

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- Amount

Component Name

Specify the name of the component.

Component Currency

Specify the component currency

Effective Date

Specify the effective date.

Waive

Check this box to waive the charges associated with the loan.

2.23.28 Investigation Tab

In this tab, the system captures the field investigation details associated with the customer.
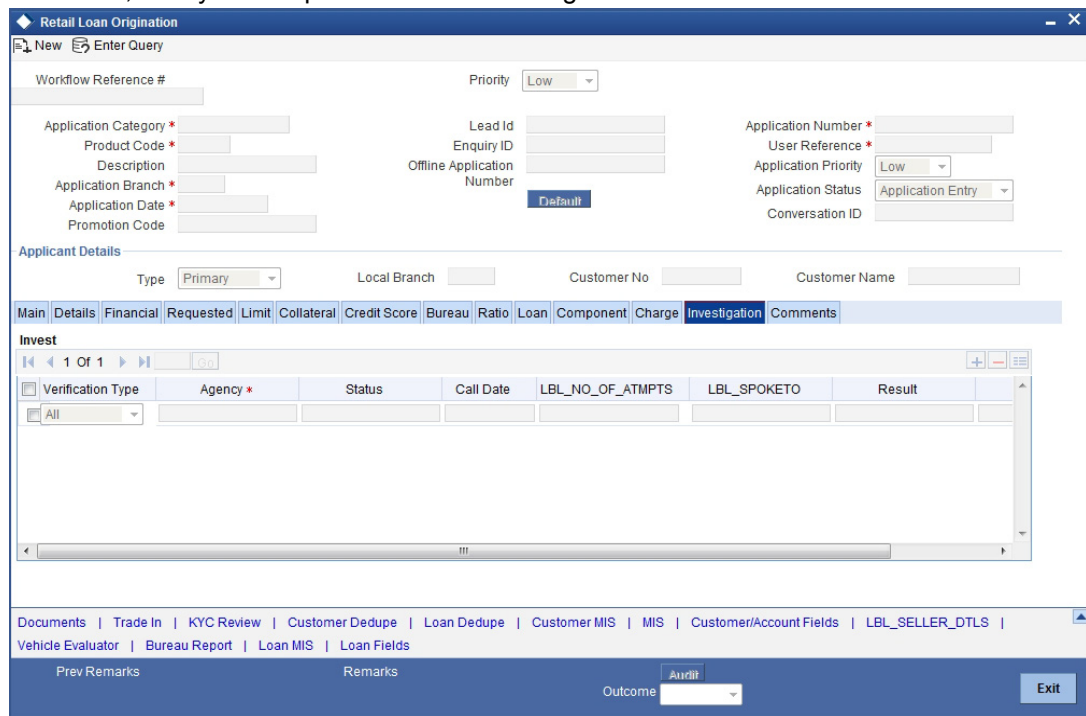
The following details related to the customer can be captured here:

Verification Type

Select the type of verification. The drop-down list displays the following verification types:

   - Address
   - Employment
   - Collateral
   - All

Select the appropriate one.

Agency

Specify the agency code of the agency who will investigate the information. The option list displays all valid agency codes maintained under the branch code that you have specified above. Select the appropriate one.

Status

Specify the status of investigation. The drop-down list displays all statuses that are enabled in 'Others' tab of the 'Field Investigation Maintenance' screen, for the selected agency.

Call Date

If the agency has conducted the investigation over the phone, specify the date on which the phone call was made.

Number of Attempts

Specify the number of attempts made to investigate. This includes the number of visits, phone calls and other attempts that were made during investigation.

Spoke To

Specify the name of the person to whom the investigation agency has spoken in order to get the information verified.

Result

Specify the result of the investigation. The drop-down list displays all valid results that are enabled in 'Others' tab of the 'Field Investigation Maintenance' screen, for the selected agency.

Remarks

Specify the remarks with regard to the investigation, if any.

Note

If the investigation is done for an application number maintained in the Investigation Update screen (ORDFIUPD), the details will be defaulted in the Field Investigation tab at the underwriting stage of the that application. The system will allow you to modify the investigation details at the underwriting stage. Such modifications are automatically updated in 'Field Investigation Update' screen for that application number.

You can view the investigation report associated with the customer by clicking the 'Report' button.

2.23.29 Comments Tab

In this tab, you can capture the comments by the users.

You can capture the following details:

Comments

Specify comments, if any, to be associated with the loan application.

Comment Type

Specify the type of the comment given.

Comment Date

Specify the date on which the comment was given or select the date by clicking the 'Calendar' icon.

If the underwriting stage is successfully completed, the underwriter can proceed with the processing of the application by selecting 'PROCEED' as the Outcome. The underwriter can select 'RETURN' to return the process to previous stage for data correction or 'CANCEL' to terminate the process.

On successful completion a message, stating that the task is successfully completed, gets displayed.

To acquire the next stage, you need to go to the 'Task' menu and select 'Assigned' under 'Standard' option. All tasks that have been successfully completed are listed in the right side of the screen. Select the checkbox against your 'Workflow Ref No' and click 'Acquire' button at the top of the screen to acquire the next stage of the task.

The system displays the system message as "Acquire Successful" on successful acquisition of the task.

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Click 'Ok' to proceed to the next stage. To select the acquired task for the next stage, select 'Acquired' under 'Standard' option in the 'Task' menu. All the tasks that have been successfully acquired are displayed in the right side of the screen. Search for your workflow reference number and click the 'Workflow Ref No' to open 'Retail Loan Approval' screen.

Step 1.Loan Approval

In the Loan Approval stage, the approver verifies the loan application, analyzes the applicant's financial status, credit rating and field investigation reports and based on the credit worthiness of the customer approves the loan offered to the customer.

You can invoke this screen by typing 'ORDRLAPR' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The approver can send the application back to the previous stage if the information provided is not adequate or choose to cancel it if the information captured is not satisfactory.

If the application details are verified successfully, the approver can proceed with the processing of the application by selecting 'PROCEED' as the Outcome. The approver can select 'RETURN' to return the process to previous stage for data correction or 'CANCEL' to terminate the process.

On successful completion, a message stating that the task is successfully completed gets displayed.

To acquire the next stage, you need to go to the 'Task' menu and select 'Assigned' under 'Standard' option. All tasks that have been successfully completed are listed in the right side of the screen. Select the checkbox against your 'Workflow Ref No' and click 'Acquire' button at the top of the screen to acquire the next stage of the task.

The system displays the system message as "Acquire Successful" on successful acquisition of the task.

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Click 'Ok' to proceed to the next stage. To select the acquired task for the next stage, select 'Acquired' under 'Standard' option in the 'Task' menu. All the tasks that have been successfully acquired are displayed in the right side of the screen. Search for your workflow reference number and click the 'Workflow Ref No' to open 'Retail Loan Document Verification' screen.

If you have checked the option 'Auto Decision Required' during Application Entry stage, the based on the applicant credit score – auto decision mapping maintained in 'Auto Decision' screen, the system decides whether to approve the loan or not. The system makes one of the following decisions in that case:

- Approved
- Recommend Approval
- Recommend Reject
- Rejected

If the auto decision made by the system is 'Recommend Approval' or 'Recommend Reject', you need to manually verify and confirm the decision at this stage.

If any price group is associated with the application category, then the system will apply auto pricing after proceeding the Application Entry stage by considering the default 'Price ID' linked to the pricing group. Further, based on the selected loan offer, the loan is applied and schedules are defaulted. However, at underwriting stage, the underwriter may proceed or re-apply the loan by selecting a different loan offer.

Any advices maintained for this stage are generated after the completion of the stage.

Step 1.Document Verification

In the Document Verification stage, the documents captured in the previous stages are verified. It is ensured that all documents in the checklist maintained are obtained from the customer. In this stage, the application and applicant information captured as part of the previous stages undergoes a final verification.

You can invoke this screen by typing 'ORDRLDVR' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The verifier can choose to send the application back to the previous stage if the information provided is not adequate or choose to cancel it if the information captured is not satisfactory.

If the applicant, application and document details are verified successfully, the verifier can proceed with the processing of the application by selecting 'PROCEED' as the Outcome. The verifier can select 'RETURN' to return the process to underwriting stage for data correction or 'CANCEL' to terminate the process.

On successful completion, a message stating that the task is successfully completed gets displayed. The customer, customer account, collateral etc. are created in the system on completion of the Document verification stage.

Step 2.Manual Retry

Manual Retry Stage is an optional stage. If the system faces any issues while creating Customers or Customer's Accounts or Customer's Limits, the loan application is moved to Manual Retry stage. You can do any corrections in the requested Loan Application and retry the task.

In this stage the verifier can provide the corrected information based on the issues thrown by the system while processing the Loan. This stage will be retried until the Loan gets booked in the system.

You can invoke this screen by typing 'ORDRLMCU' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Retail Loan Manual Retry Task

Save Hold

Application Category * Lead Id Application Number *
Product Code * Enquiry ID User Reference *
Description Application Priority Low
Application Branch * 007 Default Application Status Application Entry
Application Date * 2012-05-15

Main | Details | Financial | Requested | Limit | Collateral | Credit Score | Bureau | Ratio | Loan | Component | Charge | Investigation | Comments

Channel ☐ KYC Required ☐ External Credit Check Required
Intermediary Group ☐ Auto Decision Required

Applicant Details

1 Of 1 Go ＋ － ⊞

Type	Existing	Local Branch *	Customer No *	Default	Short Name *	Customer Name	National Id	Responsibility	Liability	RM ID	RM Name
☐											

Country * First Name SSN
Nationality * Middle Name Passport Number
Language * Last Name Passport Issue Date
Customer Category * Salutation Mr. Passport Expiry Date
Financial Currency * Gender Male **Account Details**
Group Code Date of Birth * Account Branch
Mobile Number Mothers Maiden Name Account Class
Landline Number Marital Status Married Account Number
Email Dependents Default
Fax

Documents | Trade In | KYC Review | Customer Dedupe | Loan Dedupe | Customer MIS | Customer Account MIS | Customer/Account Fields | Vehicle Evaluator | Bureau Report | Loan MIS
Loan Fields

Prev Remarks Remarks Audit
Outcome Exit

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3. Maintenances

3.1 Introduction

As part of general maintenance required for the successful functioning of Corporate Loan Origination, you should maintain the following in the system:

- SDE Maintenance
- Template Definition Maintenance
- Ratio Maintenance

3.2 Maintaining System Data Elements

In order to calculate financial ratios, you can maintain System Data Elements (SDEs) using the 'SDE Maintenance' screen. You can invoke this screen by typing 'ORDSDEMT' in the field at the top-right corner of the Application tool bar and clicking the adjoining arrow button.

Specify the following details:

Group/Worksheet Name

Specify the group/worksheet name here.

Element Type

Select the element type from the adjoining drop-down list. This list displays the following values:

- Corporate
- Retail
- Both

Group/Worksheet Description

Specify a brief description of the group/worksheet you are maintaining.

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SDE Name

Specify a unique name for the SDE you are maintaining.

SDE Description

Specify a description for the SDE you are maintaining.

Data Type

Select the data type of the SDE from the adjoining drop-down list. This list displays the following values:

- VARCHAR2
- Number
- Date

SDE Type

Select the SDE type from the adjoining drop-down list. This list displays the following values:

- Template
- Static

Derivation Required

Check this box indicate that derivation formula is required for the SDE.

Derivation Formula

Specify the derivation formula here. You can also maintain the derivation formula in the 'Condition Builder' screen which is invoked by clicking the 'Formula' button.

Specify the following details:

Condition

Specify the condition for the rule here.

Business Rule

Braces

Select the braces from the adjoining drop-down list.

Functions

Select the functions from the adjoining drop-down list.

Elements

Select the elements from the adjoining option list. This list displays all valid elements maintained in the system.

Operators

Select the mathematical operators from the adjoining drop-down list. This list displays the following values:

- Equal To
- Greater Than
- Greater Than or Equal To
- Less Than
- Less Than or Equal To
- Like
- Not Like
- Not Equal To

Logical Operators

Select the logical operators from the adjoining drop down list. This list displays the following values:

- And: Use 'And'
- Or: Use 'OR'

Value

Specify the value of the SDE to define the condition. The value may be numeric or alphanumeric, as required for the condition.

After building the condition, click the 'Insert' button to insert the same. To remove a condition, click the 'Clear' button in the screen.

3.3 Defining Template for Calculating Ratios

You can define templates for calculating financial ratios taken from the balance sheet, income statement, statement of cash flows or statement of retained earnings within the product. You can capture the template related details through the 'Ratio Template Definition' screen.

You can invoke this screen by typing 'ORDTEMDF' in the field at the top-right corner of the Application tool bar and clicking the adjoining arrow button.

Specify the following details:

Industry

Specify the industry name here.

Sheet Name

Specify the worksheet name here.

Short Description

Specify a brief description about the template.

Worksheet

Worksheet Name

Specify the worksheet name here.

Worksheet Description

Specify a brief description about the worksheet.

Work sheet Required

Check this box to indicate that work sheet should be generated in excel format.

SDE Details

SDE Name

Specify the SDE name here.

SDE Description

Specify a brief description of the SDE.

Data Type

Select the data type from the adjoining drop-down list. This list displays the following values:

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- VARCHAR2
- Number
- Date

Category

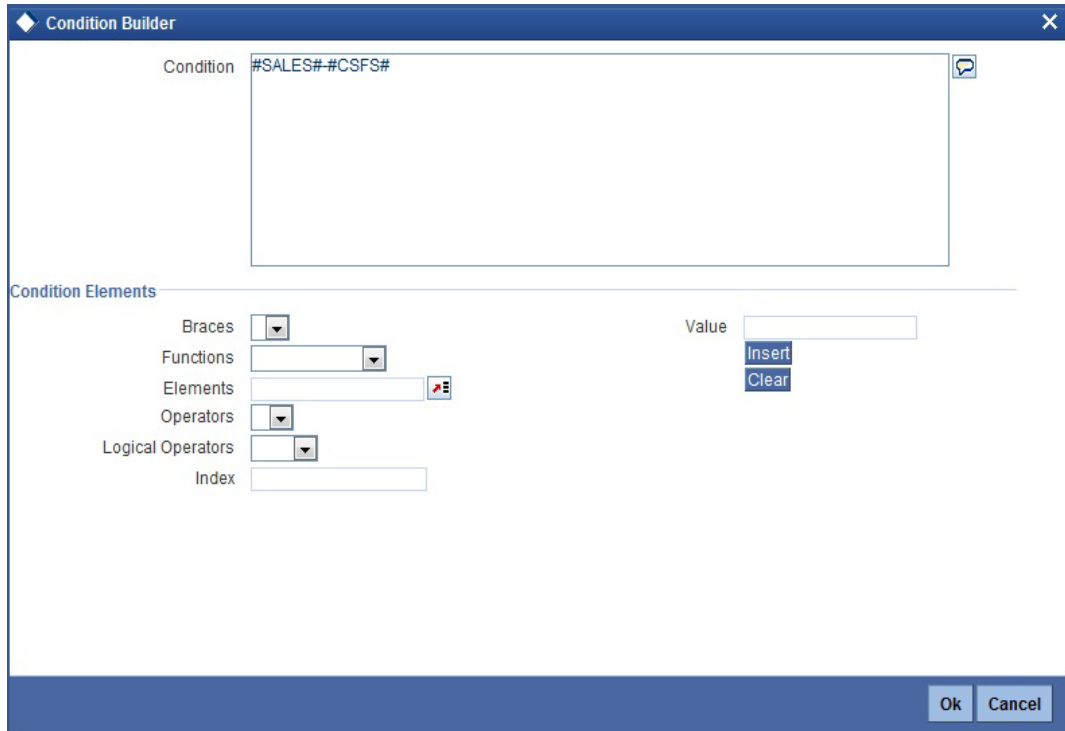Select the SDE category from the adjoining drop-down list. This list displays the following values:

- Asset
- Liability
- Income
- Expense

Sub Category

Select the sub-category of the SDE from the adjoining option list. This list displays all valid sub-categories maintained in the system.

Note

The sub-category should be defined as an SDE in the 'SDE Maintenance' (ORDSDEMT) screen.

SDE Type

System displays the SDE type here. The SDE type could either be General SDE or Derived SDE.

3.4 Maintaining Ratio Details

You can define templates for calculating financial ratios taken from the balance sheet, income statement, statement of cash flows or statement of retained earnings within the product. You can capture the template related details through the 'Ratio Template Definition' screen.

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You can invoke this screen by typing 'ORDTEMDF' in the field at the top-right corner of the Application tool bar and clicking the adjoining arrow button.

Specify the following details:

Group Id

Specify the group id here.

Description

Specify a brief description of the group id you are maintaining.

Type

Select the credit ratio type from the adjoining drop-down list. This list displays the following values:

- Retail
- Corporate
- Ijarah
- Istisna
- Mudarabah
- Murabaha
- Mushraka
- Tawarooq

Ratio Id

Specify the ratio id here.

Description

Specify a brief description for the ratio id you are maintaining.

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Click the 'Formula' button to build the ratio formula.

Specify the following details

Formula

Ratio Type

Select the ratio type from the adjoining drop-down list. This list displays the following values:

- Stated Before
- Stated After
- Actual Before
- Actual After

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Condition

Specify the condition here. You can also maintain the condition in the 'Condition Builder' screen which is invoked by clicking the 'Condition Builder' button.

Specify the following details:

Condition

Specify the condition for the rule here.

<u>Business Rule</u>

Braces

Select the braces from the adjoining drop-down list.

Functions

Select the functions from the adjoining drop-down list.

Elements

Select the elements from the adjoining option list. This list displays all valid elements maintained in the system.

Operators

Select the mathematical operators from the adjoining drop-down list. This list displays the following values:

- Equal To
- Greater Than
- Greater Than or Equal To
- Less Than
- Less Than or Equal To
- Like
- Not Like
- Not Equal To

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Logical Operators

Select the logical operators from the adjoining drop down list. This list displays the following values:

- And: Use 'And'
- Or: Use 'OR'

Value

Specify the value of the SDE to define the condition. The value may be numeric or alphanumeric, as required for the condition.

After building the condition, click the 'Insert' button to insert the same. To remove a condition, click the 'Clear' button in the screen.

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4. Reports

4.1   Introduction

The following are the reports that you can generate in Retail Loan Origination module:

-
- Collateral Seller Details Report
- Reference Details Report
- Business Analysis Report
- Ratio Analysis Report
- Reject Analysis Report
- Lead Report
- Offer Generated for Leads Report
- Converted Leads Report
- Rejected and Closed Leads Report
- Non Originated Leads Report
-

To generate any of these reports choose Reports in the Application Browser. Choose Retail Lending under it. A list of all the reports in Retail Lending module will be displayed. You can choose to view or print the report.

The selection options that you specified while generating a report are printed at the beginning of every report.

4.2   Collateral Seller Details Report

You can generate a report with the details collateral sellers for a retail loan application or account using 'Collateral Seller Details Report' screen. To invoke this screen, type

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'RLRPCLSR' in the field at the top right corner of the application toolbar and click the adjoining arrow button.

Specify the following details:

Application Number

Specify the loan application number for which you need to generate the report.

Account Number

Specify the account number for which you need to generate the report.

Once you have specified the details, click 'OK' button. The system generates the report.

4.2.1   Contents of the Report

The contents of the report are discussed under the following heads:

Header

The header carries the report title, run date and time, branch code and branch name.

Body of the Report

The following details are displayed in the report:

Field Name	Description
Seller ID	The seller ID generated by the system
Seller Type	The type of seller, whether individual or corporate
Seller Name	Name of the seller
Nationality	Nationality of the seller
Passport Number	Passport number of the seller
Passport Issue Date	Date of issue of the seller's passport

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Field Name	Description
Passport Expiry date	Date of expiry of the seller's passport
Address Line 1	Address of the seller
Address Line 2	Address of the seller
Address Line 3	Address of the seller
Address Line 4	Address of the seller
Country	Country of the seller

4.3 Reference Details Report

You can generate a report with the details of the reference for a retail loan application or account using 'Reference Details Report' screen. To invoke this screen, type 'RLRPREFR' in the field at the top right corner of the application toolbar and click the adjoining arrow button.

Specify the following details:

Application Number

Specify the loan application number for which you need to generate the report.

Account Number

Specify the account number for which you need to generate the report.

Once you have specified the details, click 'OK' button. The system generates the report.

4.3.1 Contents of the Report

The contents of the report are discussed under the following heads:

Header

The header carries the report title, run date and time, branch code and branch name.

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Body of the Report

The following details are displayed in the report:

Field Name	Description
Reference Number	Reference number of the person whose reference is provided by the applicant.
First Name	First name of the person who referred the applicant.
Middle Name	Middle name of the person who referred the applicant.
Last Name	Last name of the person who referred the applicant.
Salutation	Salutation of the person who referred the applicant.
Gender	Gender of the person who referred the applicant.
No. of Years Known	Number of years the reference has known the applicant
Relation	Relation of the reference with the applicant
Line-1	First line of the address of the reference
Line-2	Second line of the address of the reference
Line-3	Third line of the address of the reference
Line-4	Fourth line of the address of the reference
Country	Country of the person who referred the applicant
Nationality	Nationality of the person who referred the applicant
Mobile Number	Mobile Number of the person who referred the applicant.
Landline Number	Landline number of the reference.

4.4 <u>Business Analysis Report</u>

You can generate the business analysis report to analyse the business by giving data on the volume of transactions across products in a branch. You can also get information of the transaction status within a specific period.

You can generate this report using the 'Business Analysis Report' screen. You can invoke this screen by typing 'ORRLNAMT' in the field at the top-right corner of the Application tool bar and clicking the adjoining arrow button.

Specify the following details:

Status

Indicate the transaction status. You can select one of the following options:

- Completed
- Rejected
- WIP

By default, 'Completed' option is selected.

Branch

Specify the branch code from the adjoining option list. This list displays all valid branch codes maintained in the system. If no branch is selected, then system displays the report for all branches.

Product Code

Select the product code from the adjoining option list. This list displays all valid product codes maintained in the system. If you select a branch but not a product code, then system displays the report for all product codes of the selected branch. If you select only the product code and not the branch, then system displays the report for all branches for the selected product code.

From Date

Specify the date from which the report should be generated. By default, system displays the current Application date.

To Date

Specify the date till which the report be generated. By default, system displays the current Application date.

Report Format

Select the format in which you want to report to be generated from the options provided in the drop-down list. This list displays the following values:

- PDF

- HTML
- Excel
- RTF

Report Output

Select the output for the report from the adjoining drop-down list. This list displays the following values:

- Print - Select this option if you wish to print the report
- View - Select this option if you wish to view the contents of the report
- Spool - Select this option if you wish to spool the report for further use

Printer At

Select the location where you want the report to be generated from the options provided in the adjoining drop-down list. This list displays the following values:

- Client
- Server

Printer

Specify the name of the printer or select it from the option list provided. The adjoining option list displays all the configured printers.

This is applicable only if you have specified the output as 'Print'.

Once you have specified the details, click the 'OK' button. The system generates the report

4.4.1 <u>Contents of the Report</u>

The contents of the report are discussed under the following heads:

Header

The header carries the report title, run date and time, branch code, branch name, branch date, user id, module code and page number.

Body of the Report

The following details are displayed in the report:

Field Name	Description
Branch Code	Branch code of the transaction
Product Code	Produce code of the transaction
Product Description	Description of the product code
Volume	Count of the applications
Currency	Currency type of the product
Amount	Total amount against the product

4.5 <u>Ratio Analysis Report</u>

You can generate the ratio analysis report to analyse and compare the ratios by giving yearly and quarterly data of the customer. You can also get information on the ratio group. You can generate the ratio analysis report using the 'Ratio Analysis Report' screen. You can invoke

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this screen by typing 'ORRRATRP' in the field at the top-right corner of the Application tool bar and clicking the adjoining arrow button.

Specify the following details:

Customer Details

Customer Number

Select the customer number from the adjoining option list. This list displays all valid customer numbers maintained in the system. If you do not select a customer number, then system displays the report for all the customers.

Report Type

Select the report type from the adjoining drop-down list. This list displays the following values:

- Quarter to Quarter - If you select this option, then system displays the report based on the values maintained in the 'Quarter to Quarter' section.
- Year to Year - If you select this option, then system displays the report based on the values maintained in the 'Year to Year' section.

Report Generation Type

Select the report generation type from the adjoining drop-down list. This list displays the following values:

- Date Type - If you select this option, then the report displayed is a data type report.
- Graph Type - If you select this option, then the report displayed is a graphical report.

Year to Year

From Year

Specify the year from which you want to generate the report. Alternatively, you can select the year from the adjoining option list.

To Year

Specify the year till which you want to generate the report. Alternatively, you can select the year from the adjoining option list.

Quarter to Quarter

Year

Specify the year in which you want to generate the quarter-to-quarter report. Alternatively, you can select the year from the adjoining option list.

Quarter1

Check this box to generate the report for the first quarter of the selected year.

Quarter2

Check this box to generate the report for the second quarter of the selected year.

Quarter3

Check this box to generate the report for the third quarter of the selected year.

Quarter4

Check this box to generate the report for the forth quarter of the selected year.

Report Format

Select the format in which you want to report to be generated from the options provided in the drop-down list. This list displays the following values:

- PDF
- HTML
- Excel
- RTF

Report Output

Select the output for the report from the adjoining drop-down list. This list displays the following values:

- Print - Select this option if you wish to print the report
- View - Select this option if you wish to view the contents of the report
- Spool - Select this option if you wish to spool the report for further use

Printer At

Select the location where you want the report to be generated from the options provided in the adjoining drop-down list. This list displays the following values:

- Client
- Server

Printer

Specify the name of the printer or select it from the option list provided. The adjoining option list displays all the configured printers.

This is applicable only if you have specified the output as 'Print'.

4.5.1   Contents of the Report

The contents of the report are discussed under the following heads:

Header

The header carries the report title, run date and time, branch code, branch name, branch date, user id, module code and page number.
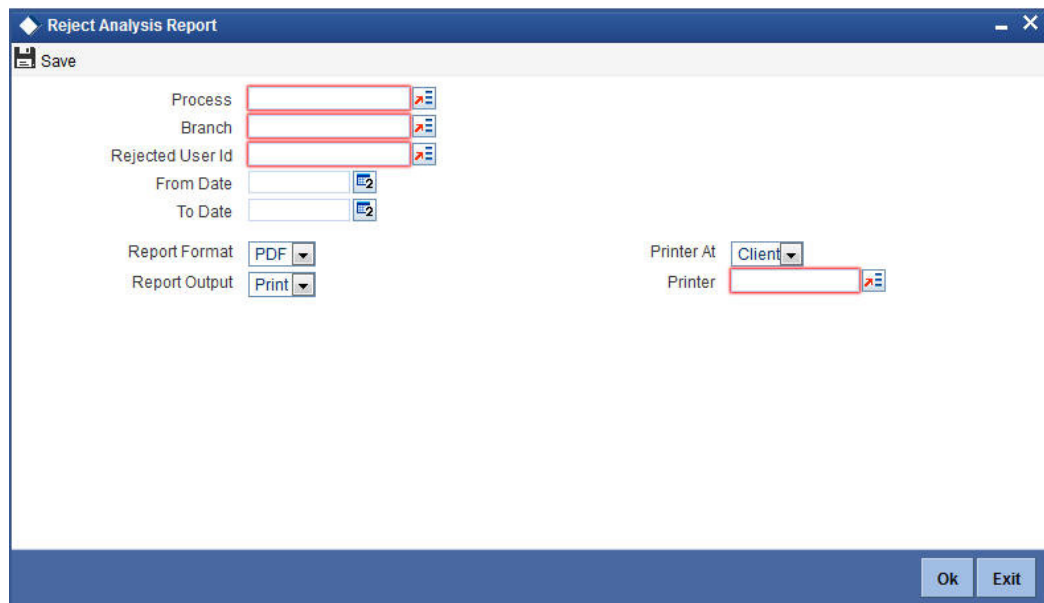
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Body of the Report

The following details are displayed in the report:

Field Name	Description
Customer Number	Customer Number for which the report is generated
Year	The financial year
Ratio Group	Ratio group of the ratios
Ratio	Ratio name
Quarter1	Value of the ratio in quarter1
Quarter2	Value of the ratio in quarter2
Quarter3	Value of the ratio in quarter3
Quarter4	Value of the ratio in quarter4

4.6 Reject Analysis Report

You can generate the reject analysis report to analyse applications which are rejected or terminated and to get information of the rejected stage and reason, within the specified period. You can generate this report using the 'Reject Analysis Report' screen. You can invoke this screen by typing 'ORRRJAPP' in the field at the top-right corner of the Application tool bar and clicking the adjoining arrow button.

Specify the following details:

Process

Select the process from the adjoining option list. This list displays all valid processes maintained in the system. If you do not select a process, then system displays the report for all processes.

Branch

Select the branch code from the adjoining option list. This list displays all valid branch codes maintained in the system.

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Rejected User Id

Select the user id from the adjoining option list. This list displays all valid user ids maintained in the system. If you select a process but not a user id, then system displays the report for all user ids in a the selected branch. If you select a user id but not a process, then system displays the report for all processes for the selected user id.

From Date

Specify the date from which the report should be generated. Alternatively, you can select the date from the adjoining calendar button.

To Date

Specify the date till which the report should be generated. Alternatively, you can select the date from the adjoining calendar button.

Report Format

Select the format in which you want to report to be generated from the options provided in the drop-down list. This list displays the following values:

- PDF
- HTML
- Excel
- RTF

Report Output

Select the output for the report from the adjoining drop-down list. This list displays the following values:

- Print - Select this option if you wish to print the report
- View - Select this option if you wish to view the contents of the report
- Spool - Select this option if you wish to spool the report for further use

Printer At

Select the location where you want the report to be generated from the options provided in the adjoining drop-down list. This list displays the following values:

- Client
- Server

Printer

Specify the name of the printer or select it from the option list provided. The adjoining option list displays all the configured printers.

This is applicable only if you have specified the output as 'Print'.

4.6.1   Contents of the Report

The contents of the report are discussed under the following heads:

Header

The header carries the report title, run date and time, branch code, branch name, branch date, user id, module code and page number.
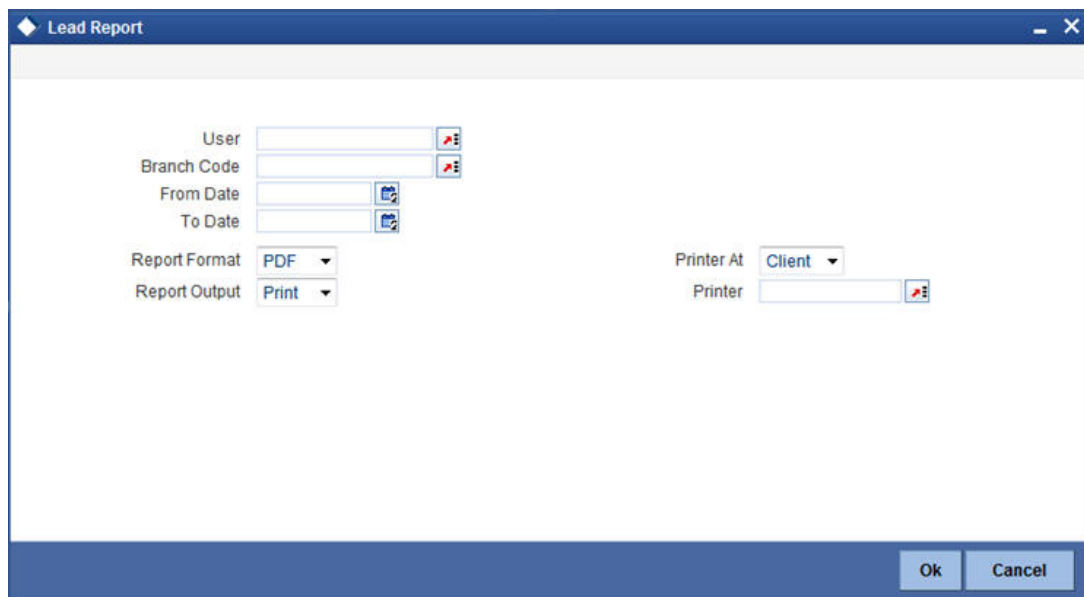
Body of the Report

The following details are displayed in the report:

Field Name	Description
Application Number	Application Number that was rejected
Branch	Branch of the rejected application
Customer Number	Customer number of the rejected application
Customer Name	Customer name for the customer number
Rejected Stage	The stage where the application was rejected
Rejected By	The user who rejected the application
Rejected Date	The date on which the application was rejected
Rejected Reason	Rejected reason specified by the user for rejecting the application

4.7 Lead Report

You can invoke the 'Lead Report' screen by typing the code 'RLRPLEDR' in the field at the top right corner of the Application tool bar and click on the adjoining arrow button.

User

Select the User from the adjoining option list.

Branch

Select the branch from the adjoining option list.

4.7.1 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the Report is as follows:

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Header

The Header carries the title of the Report, information on the branch code, branch date, the date and time of report generation, the user-ID of the user generating the report, module, page and the event date.

Body of the Report

The following details are displayed as body of the generated report:Pending Action Leads

Field Name	Field Description
Lead ID	Indicates the lead ID created by the user ID
User ID	Indicates the user ID
Branch	Indicates the branch
Days of Inactivity	Indicates the days lapsed from New to Follow Up

Report

You can invoke the 'Pending Action Leads' screen by typing the 'RLRPPALR' in the field at the top right corner of the Application tool bar and click on the adjoining arrow button.

User

Select the User from the adjoining option list.

Branch

Select the branch from the adjoining option list.

Status

Select the status from the adjoining option list.

4.7.2 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the Report is as follows:

ORACLE®

Header

The Header carries the title of the Report, information on the branch code, branch date, the date and time of report generation, the user-ID of the user generating the report, module, page and the event date.
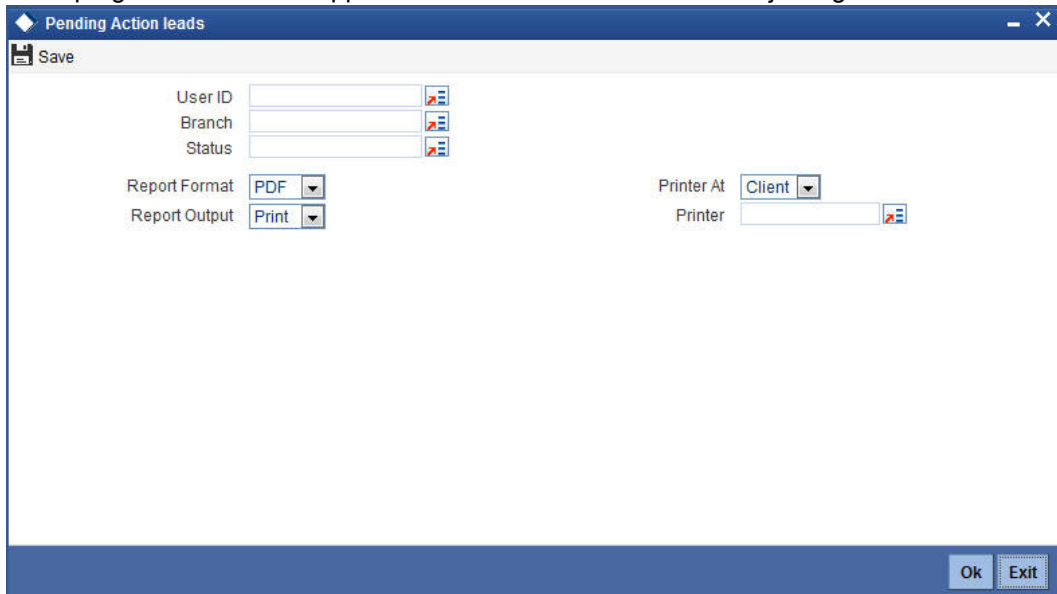
Body of the Report

The following details are displayed as body of the generated report:

Field Name	Field Description
Lead ID	Indicates the lead ID created by the user ID
User ID	Indicates the user ID
Branch	Indicates the branch
Status	Indicates the status of the loan request
Days of Inactivity	Indicates the days lapsed from New to Follow Up

4.8 Offer Generated for Leads Report

You can invoke the 'Offer Generated for Leads' screen by typing the 'RLRPOFGR' in the field at the top right corner of the Application tool bar and click on the adjoining arrow button.

User

Select the User from the adjoining option list.

Branch

Select the branch from the adjoining option list.

Status

Select the status from the adjoining option list.

4.8.1 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the Report is as follows:

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Header

The Header carries the title of the Report, information on the branch code, branch date, the date and time of report generation, the user-ID of the user generating the report, module, page and the event date.
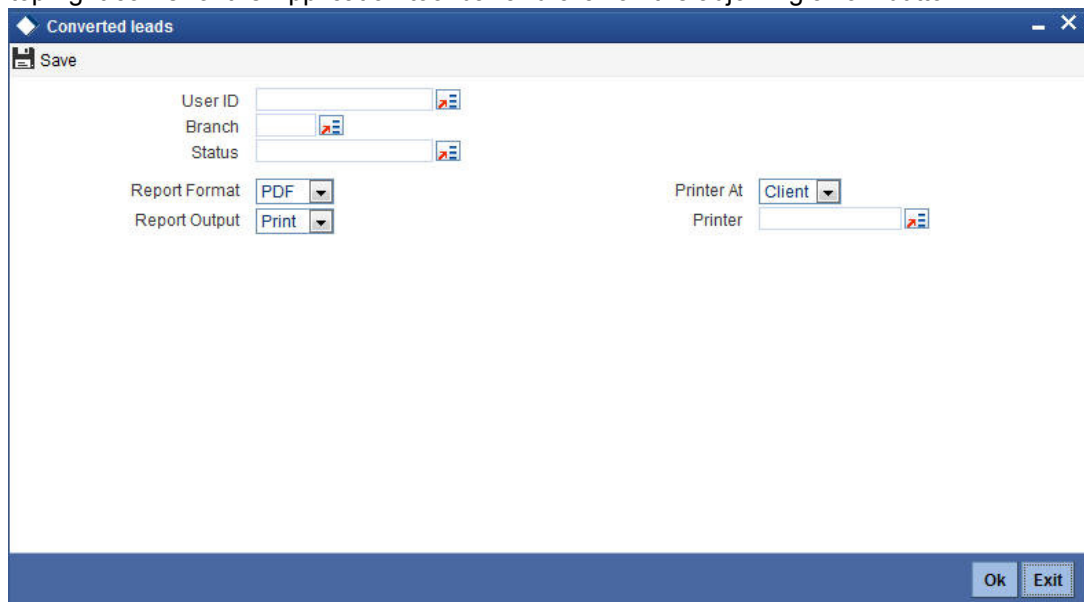
Body of the Report

The following details are displayed as body of the generated report:

Field Name	Field Description
Lead ID	Indicates the lead ID created by the user ID
User ID	Indicates the user ID
Branch	Indicates the branch
Status	Indicates the status of the loan request

4.9 Converted Leads Report

You can invoke the 'Converted Leads' screen by typing the 'RLRPCOVR' in the field at the top right corner of the Application tool bar and click on the adjoining arrow button.

User

Select the User from the adjoining option list.

Branch

Select the branch from the adjoining option list.

Status

Select the status from the adjoining option list.

4.9.1 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the Report is as follows:

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Header

The Header carries the title of the Report, information on the branch code, branch date, the date and time of report generation, the user-ID of the user generating the report, module, page and the event date.
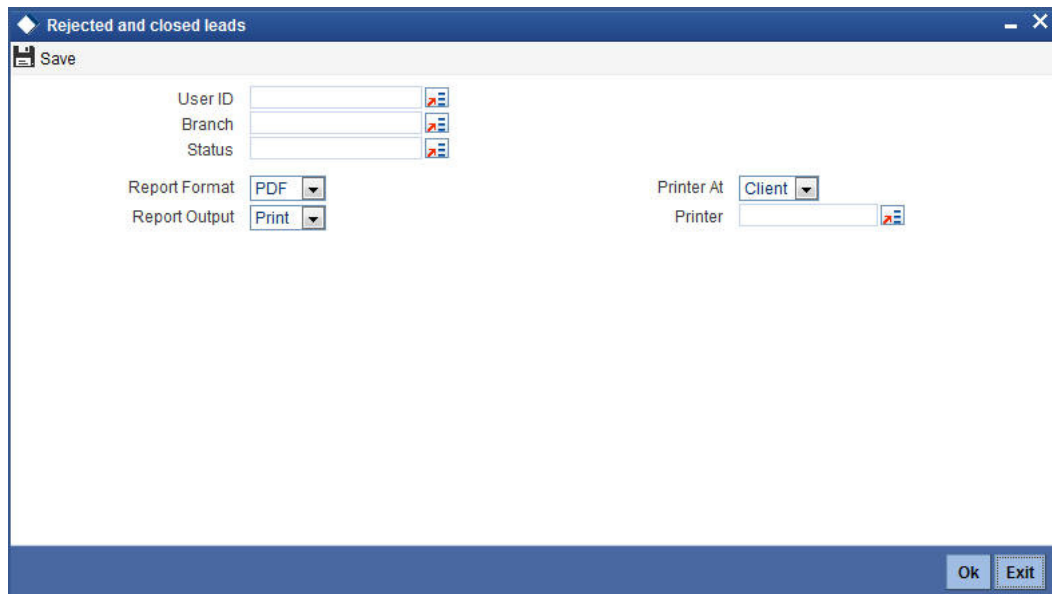
Body of the Report

The following details are displayed as body of the generated report:

Field Name	Field Description
Lead ID	Indicates the lead ID created by the user ID
User ID	Indicates the user ID
Branch	Indicates the branch
Status	Indicates the status of the loan request
Application Number	Indicates the application number

4.10 Rejected and Closed Leads Report

You can invoke the 'Rejected and Closed Leads' screen by typing the 'RLRPRCLR' in the field at the top right corner of the Application tool bar and click on the adjoining arrow button.

User

Select the User from the adjoining option list.

Branch

Select the branch from the adjoining option list.

Status

Select the status from the adjoining option list.

4.10.1 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the Report is as follows:

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Header

The Header carries the title of the Report, information on the branch code, branch date, the date and time of report generation, the user-ID of the user generating the report, module, page and the event date.

Body of the Report

The following details are displayed as body of the generated report:

Field Name	Field Description
Lead ID	Indicates the lead ID created by the user ID
User ID	Indicates the user ID
Branch	Indicates the branch
Status	Indicates the status of the loan request
Reason	Indicates the reason for the status change to Rejected and Closed

4.11 Non Originated Leads Report

You can invoke the 'Non Originated Leads' screen by typing the 'RLRPNORR' in the field at the top right corner of the Application tool bar and click on the adjoining arrow button.

User

Select the User from the adjoining option list.

Branch

Select the branch from the adjoining option list.

Status

Select the status from the adjoining option list.

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4.11.1 <u>Contents of the Report</u>

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the Report is as follows:

Header

The Header carries the title of the Report, information on the branch code, branch date, the date and time of report generation, the user-ID of the user generating the report, module, page and the event date.

Body of the Report

The following details are displayed as body of the generated report:

Field Name	Field Description
Lead ID	Indicates the lead ID created by the user ID
User ID	Indicates the user ID
Branch	Indicates the branch
Status	Indicates the status of the loan request

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5. Function ID Glossary