Retail Loan Origination User Guide Oracle FLEXCUBE Universal Banking

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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 <u>Audience</u>

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 <u>Abbreviations</u>

The following abbreviations are used in this User Manual:

Abbreviation	Description
BPEL	Business Process Execution Lan- guage
SDEs	System Data Elements
WF	Workflow

1.5 Organization

This manual is organized into the following chapters:

|--|



Chapter 2	<i>Retail Loan Origination</i> 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	<i>Reports</i> - provides a list of reports that can be generated in this module and also explains their contents.
Chapter 5	<i>Function ID Glossary</i> 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
×1	Option List



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 <u>Maintaining Loan Prospect Details</u>

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:



- 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.

Prospect Details										
ਤave ्गि] Hold										
Request ID	View Offers	Q xi	Date of New Accoun	Branch * 000 Request * 2011- t Number	∞ Ξ 01-04	Currer Net	ion Type nt Status w Status sation ID	Retail	•	E
Main Details Financial Re	quested									
Applicant Details										
🛯 🖣 1 Of 1 🕨 🕅									+	- =
Sequence Number *	Туре	Existing	Local Branch	Customer N	o Default	Short Name *	Cus	tomer Nar	ne	*
☑ 1	Primary	-	×E		>∃ Default					
< City			m.	rst Name		2	SSN			
City Country	× Ξ		Fi Mide	dle Name	6	Passport	Number			*
City Country Nationality	× Ξ		Fi Mide La	dle Name ast Name		Passport Passport Iss	Number sue Date			<u> </u>
City Country Nationality Language			Fi Mide La	dle Name ast Name Salutation		Passport Passport Iss Passport Exp	Number sue Date piry Date			<u> </u>
City Country Nationality		×Ē	Fi Mide La S	dle Name ast Name Salutation Gender		Passport Passport Iss Passport Exp Existing Relations	Number sue Date piry Date ship Detail	s		<u> </u>
City Country Nationality Language Customer Category *	× Ξ	×E	Fi Mide La S	dle Name ast Name Salutation Gender te of Birth		Passport Passport Iss Passport Exp Existing Relations Relations	Number sue Date piry Date ship Detail hip Type	s		
City Country Nationality Language Customer Category * Financial Currency Mobile Number Landline Number			Fi Midd La S Da Da Mothers Maid	dle Name ast Name Salutation Gender te of Birth		Passport Passport Passport Passport Passport Existing Relations Relations Credit Card	Number sue Date piry Date ship Detail hip Type Number	\$ 		2
City Country Nationality Language Customer Category * Financial Currency Mobile Number Landline Number Email		×E	Fi Mido S Da Mothers Maid Mari	dle Name ast Name Salutation Gender te of Birth en Name		Passport Passport Passport Passport Exp Existing Relations Relations Credit Card Customer ID	Number sue Date piry Date ship Detail hip Type Number	\$ 		
City Country Nationality Language Customer Category * Financial Currency Mobile Number Landline Number Email Fax		R	Fi Mido S Da Mothers Maid Mari	dle Name ast Name Salutation Gender te of Birth en Name tal Status		Passport Passport Passport Passport Exp Existing Relations Relations Credit Card Customer ID	Number sue Date piry Date ship Detail hip Type Number /Account	S		2
City Country Nationality Language Customer Category * Financial Currency Mobile Number Landline Number Email Fax referred Date of Contact			Fi Mido S Da Mothers Maid Mari	dle Name ast Name Salutation Gender te of Birth en Name tal Status		Passport Passport Passport Passport Exp Existing Relations Relations Credit Card Customer ID	Number sue Date piry Date ship Detail hip Type Number /Account	s		
Country Nationality Language Customer Category * Financial Currency Mobile Number Landline Number Email Fax Preferred Date of Contact Preferred Time of Contact	Any Time	R	Fi Mido S Da Mothers Maid Mari	dle Name ast Name Salutation Gender te of Birth en Name tal Status		Passport Passport Passport Passport Exp Existing Relations Relations Credit Card Customer ID	Number sue Date piry Date ship Detail hip Type Number /Account	S		2
City Country Nationality Language Customer Category * Financial Currency Mobile Number Landline Number Email Frax Preferred Date of Contact Preferred Date of Contact Preferred Time of Contact	Any Time		Fi Mide La S Da Mothers Maid Mari Dei	dle Name ast Name Salutation Gender te of Birth en Name tal Status	× ×	Passport Passport Passport Passport Exp Existing Relations Relations Credit Card Customer ID	Number sue Date piry Date ship Detail hip Type Number /Account	s		2
City Country Nationality Language Customer Category * Financial Currency Mobile Number Landline Number Email Fax Preferred Date of Contact referred Time of Contact	Any Time	₽ Da	Fi Mido S Da Mothers Maid Mari	dle Name ast Name Salutation Gender te of Birth en Name tal Status		Passport Passport Passport Passport Exp Existing Relations Relations Credit Card Customer ID	Number sue Date piry Date ship Detail hip Type Number /Account	S		2

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.



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.



Lead Status	Description	Possible Next Staus
New	All the leads generated from the channel will have the sta- tus 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 rea- son code in the sub screen which will be populated at the save operation.	Status cannot be changed
Follow Up	The FCUBS contacts the pros- pect for further processing The FCUBS user can edit the details provided by the pros- pect/customer based on their interaction.	Additional Documents Required Closed Rejected Offer Generated
Additional Docu- ments 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 rea- son 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 simu- lates and system generates the offer based on requested details	Closed Converted

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



Lead Status	Description	Possible Next Staus
Closed	When the FCUBS rejects or closed the lead id	Status cannot be changed
	When the status is selected as 'Closed', it will be mandatory for the user to select the rea- son code in the sub screen which will be populated at the save operation	
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	You will not be able to change the status manually after this status.
	the status of the lead in ORD- LEADM to "application under process"	

2.2.1 <u>Main Tab</u>

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.



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.



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.



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.



2.2.2 Details Tab

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

Save 🧑 Hold								
Lead Id *			Branch * 0	Es 000		Application Type	Retail 💌	
Description		\bigtriangledown	Date of Request * 2	011-01-04		Current Status	NEW	
	View Offers	Net	w Account Number			New Status		E
Request ID						Conversation ID		×8
Channel	FLEXCUBE	E						
Promotion Code								
Remarks								
oplicant Details								
Туре	Primary -	Customer N	lame TOM					
Aain Details Financial I	Requested							
ddress Details								
	◀ 1 Of 1 ▶		Address 1 *			Pin Code		
	1011		Address 2		9	Contact Number		
Address Type ermanent	•		Address 3			Country	×E	
ermanent	Current		Address 4					
Employer			Address 1 Address 2		00	Extension Contact Phone		
Employment Type	Full Time permanent	-	Address 3		\sim	Contact Name		
Occupation		8	Address 4		\sim	Contact Extension		
Designation		0	Country	×E		Department		
Employee Id		9	Pin Code			Comments		
AL 45			Phone Number					
usiness Details								
Type of Business			Currency					
Name of Business			Annual Turnover					
Type of Ownership								
Others								
ocuments Conversat	ion							
Maker		Date Time:		Mod N				
Checker		Date Time:		Record Statu				Canc

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.



2.2.3 Financial Tab

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

Prospect Details			- ×
💾 Save			
Lead Id * Description Request ID Channel Promotion Code Remarks	Branch * 000 FE Date of Request * 2011-01-04 New Account Number	Application Type Retail Current Status NEW New Status Conversation ID	
Applicant Details			
Type Primary 🚽	Customer Name TOM 💭		
Main Details Financial Requested			
Income Details			
I4 4 1 Of 1 ▶ ₩ 68			
Income Type * Frequency Currency * Business Monthly		Add Row	
		~	
Documents Conversation			
Maker	Date Time: Mod No		
Checker	Date Time: Record Status	Ca	ncel

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 Reques	sted		
Financing Requested Currency Requested Amount * EMI Amount Tenor(In Months)	Ra Hamish Jiddayah Hamish Jiddayah Amou	%	
Maker Checker	Date Time: Date Time:	Mod No Record Status Authorization Status	Exit

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.



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.

🔶 D	ocuments				×
Main	Advices Checklist				
Docu	ment Upload				
14 4	1 Of 1 🕨 🕅 😡				
	Document Category *	Document Reference *	Document Type *	Remarks	Ratio Uploa 🔦
V	23		23	\sim	
۲.					₹ F
					Ok Cancel

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 <u>Generating Offers</u>

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:



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.



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 SystemOracle 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 Doc- uments 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 gener- ated	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



2.2.9 Conversation Details

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

Conversation Input								_ ×
💾 Save								
Customer Details								-
Customer ID *	000003171	æE	Customer Name					
Conversation Details		1.0						_
Conversation ID * Conversation Date Conversation Time Last Changed On	0000001075 2011-01-04 17:11 2011-01-04 17:11:00		Priority Conversation Status * Target Closure Date	Low Open	T	Conversation Category Venue Conversation Mode	Call Report Branch N/A	
Department Details								_
Department User/Role	Role 💌	N E	Other Department Assigned To			Senior Management Involved Other Offices Involved		
Channel Details							I	
Direct Access Channel	No 👻 External Sys	tem User ID		Channel Us	ser ID			
Message Details								
Orginal Request							\mathbf{Q}	=
Subject								
Detail							Q	
Detail								
							Q	
Documents Presented							Q	
Reply to Customer	No 💌							
Closure Remarks							Q	
	Customer Conversation	n						-
Documents				042-407-402				
Maker Checker		Date Tim Date Tim		Mod No Record Status Authorization Status			l	Cancel

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.



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.



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 <u>Viewing Loan Prospect Summary</u>

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.

LBL_LOAN_PROSPECTS							_ ×
Ct Advanced Search	n 🤊 Reset						
Authorization Status Request ID Application Type Loan Type Branch		• * *		ecord Status Lead Id Customer Id Channel	• •	x x	
Records per page 15 👻 📊	_ 1 Of 1	Go					
Authorization Status	Record Status	Request ID	LBL_DT_OF_REQ	Lead Id	Application Type	Customer Id	L
<		III					÷.
						E	xit

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.



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.

🔶 Status Reason Maintenance			_ × _
🗄 Save			
Branch * Application Type Retail	ja z		
Process Stages			
ne dan dara tang a ne ang kang period			🖣 1 Of 1 🕨 🛨 💻
Process Code * Description	21		
Status Definition			
I4 4 1 Of 1 ▶ ¥ 📃 😡			± = =
1000 (100) (1000 (100) (100) (1000 (100) (1000 (100) (1000 (100) (1000 (100) (1000 (100) (1000 (100) (1000 (100) (nable		*
	3		
Reason Codes			-
I			
Reason Code *	Description	Enable	*
2			
Maker	Date Time:	Mod No	
Checker	Date Time:	Record Status Authorization Status	Cancel

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.



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'.



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 Simulating Retail Loans

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.

🔶 Retail Loan Origination									_ × _
🖹 New 🔂 Enter Query									
Enquiry ID *			Branch *				Status	Active -	
Enquiry Date		Application	n Category *			Lice	r Reference		
Request ID			duct Code *			036	Lead Id		
Request Date		D	escription				Lodard	Default	
- Customer Details									
Customer No *		E	rst Name			Conta	ct Number		
Gustomer No			ast Name			Conta	Email		
- Requested Loan Details									
Requested Currency *		Inte	rest Rate *			Loa	n Purpose		
Requested Amount *		Tenor(II	n Months)		12				_
						LBL GEI	NERATE OF	FER	
Loan Component									
Multiple Offers									
I4 € 1 Of 1 ▶ ▶I								-	F - ==
LBL_OFFERREFNO	Offer Id * N	o of Installments	Frequency	Unit	Rate	Rate Code	View Fo	ormat Accepted	*
	1:	2	1	Monthly -			View P	DF -	
Loan Details Loan Branch * Loan Account Number * Financing Currency Financing Amount *		Mat Installment Status Char	nge Mode 🛛	Auto			Frequency Unit ation Mode	Monthly v Auto v Annly	Ŧ
			tallments 1						
Effective Date		User Defined		es					
I	<u>Go</u> + - E								+ - =
Effective Date *		 User Defin 	ed Element l	d * User Define	ed Element	t Value Ra	ite Code	Code usage	Res ^
								-	
		- 1							
Maker	0	Date Time:		Me	od No				
Checker				Record S					Exit
		Date Time:		Authorization S	Status				LAIL

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



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:



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.



- 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.

New 🔂 Enter Query									
Them Edition anely									
Enquiry ID *		Branch *				Statu	Active	e 👻	
Enquiry Date		tion Category *			Use	Referenc			
Request ID	F	Product Code *				Lead	_		
Request Date		Description					Def	flue	
Customer Details									
Customer No *		First Name			Conta	t Number			
		Last Name				Email			
Requested Loan Details									
Requested Currency *		Interest Rate *			Log	n Purpose			
Requested Amount *		or(In Months)		12	LUa	rruipose			
					LBL GET	IERATE (DFFER		
Loan Component									
Multiple Offers									
I I OF 1 ► ► Go									+ - ==
LBL_OFFERREFNO Offer Id	* No of Installments	Frequency	Unit	Rate	Rate Code	View	Format	Accepted	-
	12	1	Monthly -				PDF -		
									Ŧ
Loan Details									Ŧ
Loan Details Loan Branch *		Value Date				Frequency			Ŧ
		Value Date Maturity Date				Frequency		ly v	Ţ
Loan Branch * Loan Account Number * Financing Currency	Installme	Maturity Date ent Start Date					Monthl	y v	Ŧ
Loan Branch *	Installme Status C	Maturity Date ent Start Date hange Mode	Auto v			Unit	Monthl	-	v
Loan Branch * Loan Account Number * Financing Currency	Installme Status C	Maturity Date ent Start Date change Mode	Auto v 12			Unit	Monthl	-	Ŧ
Loan Branch * Loan Account Number * Financing Currency Financing Amount *	Installme Status C No of User Define	Maturity Date ent Start Date hange Mode	2			Unit	Monthl	-	•
Loan Branch * Loan Account Number * Financing Currency Financing Amount * Effective Date	Installme Status C No of	Maturity Date ent Start Date change Mode Installments ed Element Valu	2			Unit	Monthl	-	+
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Loan Branch * Loan Account Number * Financing Currency Financing Amount * Effective Date	Installme Status C No of User Define	Maturity Date ent Start Date hange Mode Installments ad Element Valu	l2 les	d Element V:	Liquida	Unit	Monthl Auto Apply		
Loan Branch * Loan Account Number * Financing Currency Financing Amount * Effective Date Effective Date *	Installme Status C No of User Define	Maturity Date ent Start Date hange Mode Installments ad Element Valu	l2 les	d Element V	Liquida	Unit	Monthl Auto Apply		
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Loan Branch *	Installme Status C No of User Define User Define	Maturity Date ent Start Date hange Mode Installments ad Element Valu	i2 ies id + User Definee	III	Liquida	Unit	Monthl Auto Apply		
Loan Branch * Loan Account Number * Financing Currency Financing Amount * Effective Date Effective Date *	Installme Status C No of User Define User Du User Du	Maturity Date ent Start Date hange Mode Installments ad Element Valu	i2 ies id + User Definee	III d No	Liquida	Unit	Monthl Auto Apply		

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



- 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.



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 <u>Component Tab</u>

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



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

Retail Loan Simulation	Details						_ ×
🛅 New							
- Retail Loan Simulation Enquiry ID *		Applic	ation Category * Product Code *		В	Date ranch *	
- Customer Details Customer No * - Requested Currency	Default		First Name Last Name Rate Tenor		Contact Nu Er Hamish Jiddayah Ar Hamish Jidda	nail Id nount	
Requested Amount							
							+ - =
Component Name	Schedule Type	Due Date	Number Re	eminder Frequency	Units	Amount	
	Payment						
							÷
Schedule Details							
I							+ - =
Component Name	Due Date	Amount Due	EMI	Amortized Princip			*
							Ŧ
Maker		Date Time:		Mod No			
Checker		Date Time:	Aut	Record Status horization Status			Exit

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



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

	Application N	lumber	* RetailLending3248		Comp	oonent Name *	PRINCIPAL	\sim
Dis	bursals							
	14 4 10f1 🕨 🕨		00					
•	Schedule Date	Total D	isbursement Amount	Amount To Disburse	Alrea	dy Disbursed	Amount	
~	2012-03-05		100000	100000			0	
p	lit Details I◀ ◀ 10f1 ▶ ▶							+-
	Split Sequence N		Split Percent (%)	Payment Mode	Settle	ment Branch	Settlement Account	t Number
-						# E	0000000000000	
		1	50	ACC	000	2	0000000000009	*

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

Schedule Details					
Due Date	Amount Settled	Amount Due	EMI amount	Amortized Principal	Accrued 📤
2012-07-03	0	8333.33			
2012-08-03	0	8333.33			
2012-09-03	0	8333.33			
2012-10-03	0	8333.33			
2012-11-05	0	8333.33			
2012-12-05	0	8333.33			
2 2042 04 07	1	0000.00		- 310 - D	>



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

¢ I	tetail Loan Simulation S	ummary						_ >
	Authorization Sta Enquin Product Co First Na Sta	y ID ode 21	× ×		Record Statu Application Categor Customer N Last Nam User Referenc	y RETAIL1	25 25 25 25	
Reco	rds per page 15 👻 🚺	And and a second s	Gearch Adva				Refres	h Rese
	Authorization Status	Record Status	Enquiry ID	Application Category	Product Code	Customer No	First Name	Last Name
	Unauthorized	Open	FCGGHFG	RETAIL1	CLP1	000000103		
•						_		F.
								Exit

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.

, ,						
Rule Maintenance						- ×
🖹 New 🛐 Enter Query						
Rule Account Descriptio			Туре	Vew Route		
Main Risk Factor						
Question Details						
I€ € 1 Of 1 ▶ ▶I	Go				+ - ==	
Question Id *	Category	Question			*	
Answer Details					Ŧ	
					+ - ==	
Sequence Number *	Possible Answer	Score				
					Ŧ	
Rating Auto Decision						
Maker		Date Time:				_
Checker						
		Date Time:				Exit
Mod No		ecord Status				
	Authoriz	ation Status				

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.

Туре

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

- Retail
- Corporate

2.7.1 <u>Main Tab</u>

You can maintain the following details in this tab:



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.

Rule Maintenance			_ >	×
New 🕞 Enter Query				
Rul Account Descrip	tion	Туре	Vew Route	
Main Risk Factor				
Risk Factor				
I	Go		+ - ==	
Risk Id *	Account Description Formula		^	
	Formula	a		
			-	
			-	
Define 1 Auto Desision				
Rating Auto Decision				
Maker Checker	Date Tim	e:		
Cileckei	Date Tim	e:		
11- J 11-	D		Exit	
Mod No	Record Statu Authorization Statu			
		10		

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.

🔶 Formula			_ ×
I	Go		+-==
Sequence Number *	Condition	Result	•
Elements Index Functions Braces Operators Logical Operators	v v		
			Ok Exit

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 'l'.

Logical Operators

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



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.

♦ Rating				- ×
Rating				
I∢ ∢ 1 Of 1 ▶ ▶I	Go		+ - ==	
Sequence Number *	Score	Grade	-	
			-	
				1
			Ok	Exit

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

Auto Decision			×
10f1 🕨 🚺 🔤	0	+ - =	
Serial Number * Score Ci	edit Decision	*	
		-	
		Ok Cance	el 👘

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 Viewing Credit Rule Summary

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

🔶 Rule	e Maintenance				_ ×
	Authorization Status Rule Id	× *:	Record Status	~	
		earch Advanced Search	í		Reset
Records	s per page 15 💌 💽 🖌 1 Of				1.00
	Authorization Status	Record Status	Rule Id	Account Description	
					~
<					>
					Exit
					- Cont

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.

🔶 LMC Eligibi	lity Ratio						- ×
🖹 New 🕃 Er	nter Query						
	Group Id Description			Туре	✓ New Route Retail		
Ratio Id							
I∢ ∢ 1 Of 1	► H	Go				+ - =	
Rati	o ld *	Description	Formula			-	
			Formula				
						+	
							J
Range							
	Maker Iecker		Date Time:				
			Date Time:				Exit
M	od No	R	ecord Status				EAIL
1010			zation Status				

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.

Туре

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.



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.

🔶 Formula Wizard			_ × _
Formula			
I	Go		+ - ==
Ratio Type *	Condition	Condition Builder	*
Stated Before 👻		Condition Builder	
			-
			Ok Exit

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.



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.

🔶 Cree	dit Ratio Maintenance					_ × _
	Authorization Status	~		Record Status	~	
	Group Id					
				_		
		Q Search	Advanced Search			Reset
Records	s per page 15 💌 📊					1.001
	Authorization Status		Record Status	Group Id	Description	
						-
<						>
						Exit

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.

🔶 Override Maintenance				_ ×
🖹 New 🕞 Enter Query				
Process Code ² Application Category ²			Type Retail	Route
Stage				
				↓ 1 Of 1 ▶
Stage [,] Description	K			
Overrides				
I	Go			+ - =
Sequence Number *	Condition	Error Code	Error Parameter	*
				~
Elements				
Index				
Functions	-			
Braces	-			
Operators	-			
Logical Operators				
Maker		Date Time:		
Checker				
		Date Time:		Exit
Mod No		ecord Status		
	Authori	zation Status		

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.

Туре

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.



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.



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.

🔶 Ove	erride Maintenance				_ ×
	Authorization Status Process Code	×	Record Status Application Category	×	
		earch Advanced Searc	h	Retrash	Reset
Records	s per page 15 💌 📢 📢 1 Of	1 F F 00			
	Authorization Status	Record Status	Process Code	Application Category	^
					4
<					>
					Exit

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.



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.

Document verify Mainte	nance					_ ×
🖹 New 🕞 Enter Query						
Process Code *						
Application Category *						
Process Stages						
Process stages						
						4 1 Of 1 ▶
Stage *						
Stage						
Document Details						+ - ==
Document Category *	Document Type *	Mandatory				î
		Mandatory -				
						~
BI Advices						
I						+ - ==
Report Name *	Description	Template	Type Format	Locale	Outcome	*
			Query - PDF -	en-US 👻		
						-
Checklist Details						
						+ - ==
Sequence Number *		Mandatory				
	Checkist terri +					
						~
Maker		Date Time:	Mod N	o		
Checker			Record Statu:			Exit
		Date Time:	Authorization Statu			EXIT

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:



- 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.



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.

🔶 Doc	uments Details				_ ×
	Authorization Status Process Code	• *	Record Status Application Category	•	
	C	Search Advanced Search		Refresh	Reset
Records	s per page 15 👻 🚺 🖣 1	Of 1 FFI Bo			
	Authorization Status	Record Status	Process Code	Application Category	-
•					•
					Exit

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.



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.

Application Category M	aintenance Detail								_
🖹 New 🕃 Enter Query									
Application Category * Category Description				Rule Id Ratio Id Group	all 🔻				
Main Agency									
Product Details									
I ≪ 1 Of 1 → →I									+ - ==
Product Code *	Product Descrip	ion	Default	External Cred	it Check Require		APPLICANTS -	LBL_AMT_BASIS	Ame ^
<			m						
Account Class Details									
I≪ ≪ 1 Of 1 ▶ ▶I									+ - ==
Account Class	Account Descrip	ion	Default						<u>^</u>
Offer Details									Ŧ
									+ - ==
Offer Id *	No of Installments	Units	Fr	equency	Rate	Rate Code	Default		*
		Daily	-						
Maker		Date Time:			Mod N	10			÷
Checker					Record Statu				Exit
		Date Time:			uthorization Statu				241

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:



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.



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.



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.

Application Category M	aintenance Detail			_ ×
🖹 New 🕃 Enter Query				
Application Category * Category Description		Application Typ Rule Ratio Pricing Grou	d	
Main Agency				
Credit Agency				
I	Go			+ - ==
Agency Code *	Agency Name			*
Bureau Details	Gn			
Bureau Code *	Bureau	LBL_CALL_PRIO		*
		1 -		
				Ŧ
Maker		Date Time:	Mod No	
Checker		Date Time:	Record Status Authorization Status	Exit

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.



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.

🔶 Ca	tegory Details						-	×
	Authorization Status	~		Record Status	~			
	Application Category			Financing Type	~			
		Search Adva	nced Search			lefresh .	Rese	t.
Record	is per page 15 💌 📢 🕯	1 Of 1 1 1						
	Authorization Status	Record Status	Application Category	y Catego	ry Description	Financing	Туре	0
								×
<			100				>	-
							Exit	

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 <u>Maintaining Pricing Details</u>

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.



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.

Pricing Maintenance			_ ×
🖹 New 🔁 Enter Query			
Price Group ID * Description		Price Type Retail -	
Pricing Details			
I∢ ∢ 1 Of 1 ▶ ▶IGo			+ - =
Price ID * Price Description	Default Formula Offer		
	Formula Offer		
			-
eter de ca			
Maker Checker	Date Time:		
Checker	Date Time:		
U. d. I. s	Decord Obline		Exit
Mod No	Record Status Authorization Status		
	AdditionZation Status		

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

Pricing Details

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.



2.18 Viewing Pricing Details

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.

🔶 Prio	ing Details				-	×
	Authorization Status Price Group ID Price Type	- -	Record Status Description		/	
		Search Advanced S	Search		Res	set
Record	s per page 15 👻 🚺 🖣 1	Of 1 N 00				
	Authorization Status	Record Status	Price Group ID	Description	Price Type	^
						-
•			III			•
					Exit	t

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



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.

🔶 F	Formula Maintenance					>
	🕅 🖣 10f1 🕨 🕅 🔄 💿				H - II	
V	Sequence Number *	Conditio	on	Score	*	
V	1					
	Elements			I		
	Index					
	Functions	100	•			
	Braces	•				
	Operators	-	_			
		462	•			
	Operators	462	•	π		•

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.



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

Sequence Number *	Score From *	Score Up To *	Rate *	No of Installments *	Frequency *	Units *		*
	1					Monthly	•	
								-

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.

🔶 Field	Investigation Ma	intenance			_ ×
🗋 New 🕻	Enter Query				
		*			
Agency (
	ation Agency				
		60			
	Agency Code *	Agency Name	Contact number	Verification Type	
				All Address Employment Collateral	

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.



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.

◆ LBL_FLD_INV_MAINT			_ ×
🖹 New 🕞 Enter Query			
Brar	nch *		
Agency Others			
Status			
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Code		Enabled	~
	LBL_AWAITNG_RESPNSE -		
			-
Result			
I4 4 1 Of 1 ▶ ▶I			+ - ==
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	Positive -		
			-
Maker Checker	Date Tin	me:	
Checker	Date Tin	me:	Exit
Mod No	Record Stat	atus	LAIL
modito	Authorization Stat		

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

<u>Status</u>

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 <u>Viewing Field Investigation Summary</u>

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.



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.

- ==
Rŕ

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



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 <u>Viewing Field Investigation Update Summary</u>

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.

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	Ct Advanced Search 🤊 Re	set			
	Authorization Status	▼	Record Status Application Number	▼	
Record	ls per page 15 🔻 📊 🚽 1 Of 1	D Go			
	Authorization Status	Record Status	Application Branch	Application Number	
					_
•		1	"		- •
					Exit

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.

LBL_BUR_MNT			_ ×
🖹 New 🕃 Enter Query			
Bureau Details			
LBL_BUREAU_COD	E*	Bureau Name *	
Bureau Details			
I≪ ≪ 1 Of 1 🕨 🕨			+ - ==
Branch *	LBL_VAL_PERIOD		*
Maker	Date Time:		
Checker	Date Time:		
			Exit
Mod No	Record Status		
	Authorization Status		

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.



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 Viewing Credit Bureau Summary

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.

🔶 Credit Bureau Detai	is		_ ×				
🗟 Search 🛭 🔀 Advance	🕏 Search ⊄ Advanced Search 🥱 Reset 🔎 Clear All						
Case Sensitive							
Authorization	Status	Record Status	•				
Bureau	J Code 📃						
Records per page 15							
	Authorization Status	Record Status	Bureau Code				
			Exit				

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



• 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.

◆ LBL_ZIPCD_MAINT				_ × _
🖹 New 🕞 Enter Query				
Branc	h *			
LBL_ZIPCD_MAINT				
I∢ ∢ 1 Of 1 ▶ ▶I	Go			+ - ==
From ZIP *	LBL_TO_ZIP *			*
				 *
LBL_BUR_CALORDR				
I∢ ∢ 1 Of 1 ▶ ▶I	Go			+ - ==
Bureau Code *		LBL_BUR_CAL_ORDER		
		1 -	30 👻	
				Ŧ
Maker		Date Time:		
Checker		Date Time:		
Mod No		and Status		Exit
Mod No		ecord Status ation Status		

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.



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.



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.

◆ Zip code Details _ ×							
🕏 <u>Sear</u>	🗟 <u>Search</u> ⊄ Advanced Search 🥱 Reset 💭 Clear All						
Case Se	Case Sensitive						
	Authorization Status 📃 🔽	Record Status					
Records per page 15 - I Of 1 - I Go							
	Authorization Status	Record Status	Branch				
			Exit				

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



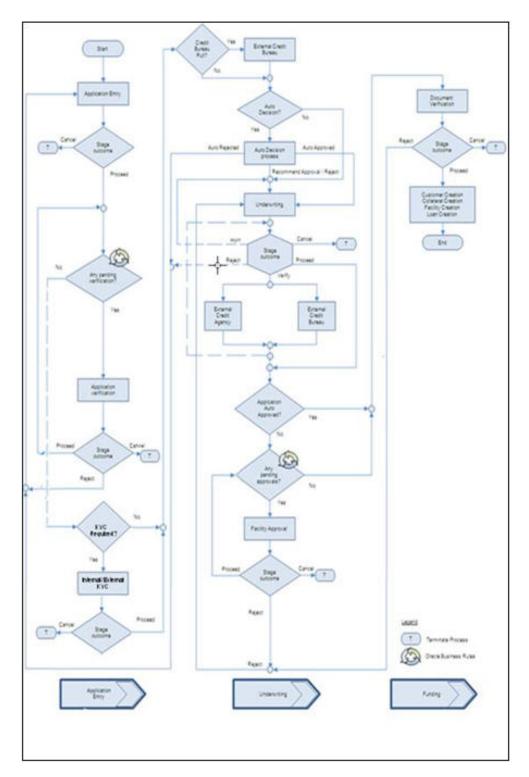
- Applicant Information
- Application details
- Requested Loan Details
- Collateral Details
- Checklist
- Documents
- Advice Generation
- Application Verification
 - Information captured during 'Application Entry' stage is verified
 - Advice Generation
- Internal KYC
- External KYC
- Underwriting
 - 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.





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.



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



Stage	Stage Title	Description	Function Id	Stage Outcome
5	Underwrit- ing	The following details are captured as part of this stage	ORDRLUN D	RETURN, PROCEED,
		Collateral Valuation Information		VERIFY, CANCEL
		Applicant Financial Ratios		O, WOLL
		Applicant Credit Score		
		Applicant Bureau Report		
		Loan Offers		
		Loan Schedules		
		Loan Charges		
		Field Investigation		
		Document Capture		
		Advice Generation		
6	Loan	Loan Approval	ORDRLAP	PROCEED,
	Approval		R	CANCEL
7	Document Verification	The details captured as part of 'Underwriting' stage is verified. The following details are captured as part of this stage	ORDRLDV R	PROCEED, RETURN, CANCEL
		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		
8	Manual Retry	This stage is optional. Task is moved to this stage only when the system is unable to create Cus- tomer/ Customer Account/ Liabil- ity/ Facility/ Collateral/ pool/ Loan. You have to do the necessary changes and retry the same	ORDRLMC U	PROCEED

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



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.

Retail Loan Origination							-
lew 🗟 Enter Query							
Vorkflow Reference #			Prie	ority Low -			
Application Category *			Lea	ad Id	,	Application Number	•
Product Code *			Enqui	iry ID		User Reference	•
Description			Offline Applica			Application Priority	Low -
Application Branch *			Nun	mber		Application Status	Application Entry -
Application Date *				Default		Conversation ID	
Promotion Code						o on o o o o o o o o o o o o o o o o o	
plicant Details							
Type Prima	ary –	Local Bra	anch	Custon	ner No	Customer N	ame
n Details Financial Request	ed Limit Colla	ateral Comments	s				
Channel				KYC Requi	red		
Intermediary Group				Auto Decis			
plicant Details							
1 Of 1 ► ► Go G Go G Go G Go G Go G G G G G Go G G G G G G							+ - ==
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Primary 👻 🗸			Default				
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City Country * Nationality * Language * Customer Category *		.111	Middle N Last N Saluta Ge	ame ation Mr. Male		L_HOLDER_NAME Address	
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City Country * Nationality * Language * Customer Category * Financial Currency *			Middle N Last N Saluta Ge Birth P Birth Cor Date of	ame attion Mr. ~ nder Male ~ Place untry Birth *	LB	L_HOLDER_NAME Address LBL_HOLDCNTY Nationality LBL_TEL_CD	
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City Country + Nationality + Language + Customer Category + Financial Currency + Group Code LBL_MOB_ISD Mobile Number LBL_TEL_CD			Middle N Last N Saluta Gei Birth P Date of ners Maiden N Marital St Depend	ame ame ation Mr. ~ Male ~ Place untry Birth * ame atus Idatus Idatus		L_HOLDER_NAME Address LBL_HOLDCNTY Nationality LBL_TEL_CD Telephone Number	LBL_PWR_ATRNY
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City Country + Nationality + Language + Customer Category + Financial Currency + Group Code LBL_MOB_ISD Mobile Number LBL_TEL_CD Landline Number Email		Moth	Middle N Last N Saluta Gei Birth P Date of ners Maiden N Marital St Depend	ame ame ation Mr. ~ Male ~ Place untry Birth * ame atus Idatus Idatus		L_HOLDER_NAME Address LBL_HOLDCNTY Nationality LBL_TEL_CD Telephone Number	LBL_PWR_ATRNY
City Country * Nationality * Language * Customer Category * Financial Currency * Group Code LBL_MOB_ISD Mobile Number LBL_TEL_CD Landline Number Email LBL_FAX_CD		Moth	Middle N. Last N. Saluta Ge Birth P Birth Co Date of I ners Maiden N. Marital St Depend	ame ame nder Male v Place untry sith * ame Married Married		L_HOLDER_NAME Address LBL_HOLDCNTY Nationality LBL_TEL_CD Telephone Number	LBL_PWR_ATRNY
City Country * Nationality * Language * Customer Category * Financial Currency * Group Code LBL_MOB_JSD Mobile Number LBL_TEL_CD Landline Number Email LBL_FAX_CD Fax Passport Number Passport Issue Date		Moth	Middle N. Last N. Saluts Birth P Birth Cor Date of 1 hers Maiden N. Marital St Depend to the tails Customer Acc Bra	ame ame nder <u>Male</u> ~ Place untry Birth * ame tatus <u>Married</u> Married SSN		L_HOLDER_NAME Address LBL_HOLDCNTY Nationality LBL_TEL_CD Telephone Number	LBL_PWR_ATRNY
City Country * Nationality * Language * Customer Category * Financial Currency * Group Code LBL_MOB_ISD Mobile Number LBL_TEL_CD Landline Number Email LBL_FAX_CD Fax Passport Number		Moth	Middle N. Last N. Saluta Gei Birth P Birth Co Date of Date of Date of Date of Date of Narital St Depend Customer Acco Bra Account C	ame ame matrix nder Male - lace ame ame ame ame same sount sount hass		L_HOLDER_NAME Address LBL_HOLDCNTY Nationality LBL_TEL_CD Telephone Number	LBL_PWR_ATRNY
City Country * Nationality * Language * Customer Category * Financial Currency * Group Code LBL_MOB_JSD Mobile Number LBL_TEL_CD Landline Number Email LBL_FAX_CD Fax Passport Number Passport Issue Date		Moth	Middle N. Last N. Saluts Birth P Birth Cor Date of 1 hers Maiden N. Marital St Depend to the tails Customer Acc Bra	ame ame inder Male Birth • Married Birth • Married Lents SSN		L_HOLDER_NAME Address LBL_HOLDCNTY Nationality LBL_TEL_CD Telephone Number	LBL_PWR_ATRNY
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City Country * Nationality * Language * Customer Category * Financial Currency * Group Code LBL_MOB_JSD Mobile Number LBL_TEL_CD Landline Number Email LBL_FAX_CD Fax Passport Number Passport Issue Date		Moth - Accour	Middle N Last N Salutz Ge Birth P Birth Co Date of Date of Customer Acc Birto Customer Acc Birto Customer Acc Birto Customer Acc	ame ame inder Male Place untry Birth * Hame Married tents SSN Sount ialass mober	LB	L_HOLDER_NAME Address LBL_HOLDCNTY Nationality LBL_TEL_CD Felephone Number JUS_RES_STAT	LBL_PWR_ATRNY

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.



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.



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

Туре

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:



- 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.



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.

🔶 Retail Loan Origination				_ ×
🖹 New 🔂 Enter Query				
Workflow Reference #	Priority	Low -		
Application Category * Product Code * Description Application Branch * Application Date * Promotion Code	Lead Id Enquiry ID Offline Application Number	Default	Application Number * User Reference * Application Priority Low ~ Application Status Application Entry ~ Conversation ID	•
Applicant Details	Local Branch	Customer No	Customer Name	
		Customerino	Gustomer Name	
Main Details Financial Requested Limit Collate	eral Comments			
Address Details				
↓ 1 0 Address Type * Correspondence Address ~ Current	f 1) Address Line 1 * Address Line 2 Address Line 3		Country Zip Contact Number	
Employment Details				
↓ 1 0 Employer * Employment Type Occupation Designation Employee Id	f 1 Address Line 1 Address Line 2 Address Line 3 Country Zip Phone Number		Extension Contact Phone Contact Name Contact Extension Comments Department	
Customer Reference Details				
✓ 1 0 Reference Number * First Name Middle Name	f 1 Address 1 Address 2 Address 3 Address 4 Country Code LBL_NTLTY		LBL_NO_OF_YRS_KNOWN Relation *	
Last Name LBL_SALUTATION Mr. ~ Gender Male ~	Mobile Telephone			
Documents Trade In Customer Dedupe	Loan Dedupe Customer MIS	MIS Customer/A	ccount Fields LBL_SELLER_DTLS	
Prev Remarks	Remarks	Outcome	Audit	Exit

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.



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.



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.

Retail Loan Origination New 🕞 Enter Query		
New ES Enter Ordery		
Workflow Reference #	Priority Low -	
Application Category *	LeadId	Application Number *
Product Code *	Enquiry ID	User Reference *
Description Application Branch *	Offline Application	Application Priority Low -
Application Date *	Default	Application Status Application Entry -
Promotion Code		Conversation ID
oplicant Details		
Type Primary	- Local Branch Custom	ner No Customer Name
ain Details Financial Requested Lin	nit Collateral Comments	
come Details		
4 4 1 Of 1 🕨 📔 😡		+ - ==
Income Type * Frequency Curr	ency * Amount *	A
Salary - Monthly -		
iability Details		
Liability Type * Liability Sub Type	* Frequency Currency * Amount * Ad	ccount Balance Start Date End Date
Loan -	Monthly V	
Eball +	Montality +	
		-
sset Details	Vehicle	Home
	▲ 1 Of 1 ▶ Make	Address Line 1
Tone W Marrie	Model	Address Line 2
Type * Vehicle -	Manufacture Year	Address Line 3
Asset Sub Type *	Body	Width
Description	Reg#	Length
Currency * Asset Value		Occupancy
cuments Trade In Customer E	Dedupe Loan Dedupe Customer MIS MIS Cus	stomer/Account Fields LBL_SELLER_DTLS
Prev Remarks	Remarks	Augit
	0	utcome E

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



- 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



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

Туре

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.

<u>Home</u>

Address Line 1-3

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



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.

Retail Loan Origination						_ × _
🖹 New 🕞 Enter Query						
Workflow Reference #		Priority	Low -			
Application Category * Product Code * Description Application Branch * Application Date Promotion Code		Lead Id Enquiry ID Offline Application Number		Application Numb User Referen Application Prior Application Stat Conversation	ity Low - Is Application Entry -	
Type	Primary -	Local Branch	Customer	No Custome	r Name	
Main Details Financial R	equested Limit Collateral	Comments				
Requested Loan Details						
Requested Currency * Requested Amount * Interest Rate * Tenor(In Months) Loan Itemization Details	12	No of Installments Frequency Unit	12 1 Monthly	Loan Type Loan Purpose		
					+ - =	1
Serial No	Itemization •	Amount * C	comments			2
Vehicle Details						
LBL_VEHICLE_TYPE	LBL_FOUR_WHEELER -	LBL_PURCHASE_TYPE	New -			
Documents Trade In	Customer Dedupe Lo	an Dedupe Customer MI	S MIS Custor	mer/Account Fields LBL_SELLER	_DTLS	
Prev Remarks		Remarks	Outco	Audiit ome -	I	Exit

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.



🔶 Retail Loan Originatio		-
🖹 New 🕃 Enter Query		
Workflow Reference #	Priority	ty Low -
Application Category * Product Code * Description Application Branch * Application Date * Promotion Code	Enquiry ID Offline Application Number	D User Reference * on Application Priority Low
Applicant Details	Primary v Local Branch	Customer No Customer Name
Main Details Financial F	equested Limit Collateral Comments	
Liability Details	Line Details	- Pool Details
Liability No Liability Name Main Liability No Liability Branch Liability Currency Overall Limit	Line Code Line Serial Main Line Code Line Branch Line Currency Limit Amount Collateral Amount Effective Line Amount Basis Effective Line Amount	tal Pool Description de Pool Currency ch Pool Amount rcy Pool Utilized unt tumit + Collateral sis
Documents Trade In	Customer Dedupe Loan Dedupe Customer MIS	IIS MIS Customer/Account Fields LBL_SELLER_DTLS
Prev Remarks	Remarks	Audit Outcome -

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.



New 🔁 Enter Query Workflow Reference #	Priority			
Workflow Reference #	Priority			
Worklow Reference #				
		Low -		
Application Category *	Lead Id		Application Number	*
Product Code *	Enquiry ID		User Reference	.*
Description	Offline Application		Application Priority	Low -
Application Branch *	Number		Application Status	Application Entry ~
Application Date *		Default	Conversation ID	
Promotion Code			Conversation ID	
plicant Details				
Type Primary -	Local Branch	Customer No	Customer	Name
in Details Financial Requested Limit Collateral C	omments			
llateral Details				
4 1 Of 1 ▶	Start Date			Revaluate Collateral
Collateral Branch *	End Date		Revaluation Date	
Collateral Id *	Collateral Category *		Revision Date	
Collateral Description	Collateral Type	Normal 👻	Charge Type	Mortage 👻
Default	Linked Percent (%)		Utilization Order	
Collateral Currency *	Linked Amount		Commitment Product	
Collateral Value *	Haircut %			
irket Value Based	Haircut Schedule		Vehicle Details	
Security Id	I4 4 1 0f 1 ▶ ▶I	G0 + -		
Number Of Units /	Effective Date *	Haircut %	-	
Nominal Value	E.		Vehicle ID	
Cap Amount			Vehicle Number Year	
arantor Based			Make	
Guarantor Id			Model	
Rating			Body	
Rading			Usage	
			Valuation Source	
			Valuation Status	
wenant Details			valuation Status	Not Required 👻
I Of 1 ► ► I Go				+ - =
Covenant Name * Description Rev	versal Date Mandatory	Grace Days	Notice Days Due D	ate On Frequency ^
				Monthly
				-
<u>L</u>				
cuments Trade In Customer Dedupe Loar Prev Remarks R	temarks		width	120

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.



Note

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

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.



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.



Retail Loan Application Er	ntrv					_ ×
🚹 New						
Workflow Reference #			Priority Low	Ŧ		
	ow v Default		Number * eference * Date Purpose		Branch Code Channel Intermediary Code Status Offline Application Number	New Application
Customer Details Financial	Is Requested Collater	als Comments				
Comments						+ - =
Sequence Number *	Comments	Comment Type	Comment Date			
						*
Documents Trade In						
Prev Remarks		Remarks		Outcome	Audii T	Exit

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.



0.1 h	pload				
	60 🚺 🚺 🔹				
Docu	ument Category *	Document Reference *	Document Type *	Remarks	Upload ^
	100				

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:

ocu	ment Upload					3	
1						+ -	
	Document Category	Document Reference *	Document Ty	pe *	Remarks	Upload	*
7	D PROOF1		VoterID	-		Upload	
			cument Path Browse	a		 	

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:



Stage Title	Function Id	Doc Callform Exists	Upload(Available /Not Available)	View(Availa ble/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 Verifi- cation	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.

Type *	4 100f01 ▶	Make	
		Model Manufacture Year	
Sub Type			
Description		Body	
Asset Id			
ue			
Wholesale		Validation Date	
Source		Base Retail	
Supplement		Payment Amt(-)	
Edition		Additions	
Currency		Total Transaction Value	
			Ok Exit

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.



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

Applicat	ion Number •	RetailLending5	149 💭		Custome	r No * 001			
istomer Dedupe									
Customer No *	First Name	Last Name	Short Name	National Id	Customer Category	Date of Birth	Email	Passport N	^
								,	*
1			III					•	*
			m					,	•
			IN					,	•

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

🔶 Loan Dedupe							×
Application Num	ber * RetailLendin	g5149 💭		Cu	stomer No * 001		
Loan Dedupe Details							
🕅 🖣 10f1 🕨 🕅 🗌	Go						II
Loan Account Number	Loan Currency	Loan Amount	Value Date	Maturity Date	Outstanding Amount	Rate	-
							-
							-1.
						Ok	Cancel

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.



Customer MIS			
Application Number * RetailLending5149		Customer No * 001	
MIS Group	>	Local Branch *	
Default From MI	S Group	Link to Group	
ustomer MIS Composite MIS			
ustomer MIS Classes			
10f1 10f1 10f1 Go			
MIS Class MIS Code	*		
	*		
nange Log Transfer Log			
And State of the Andrew State of the Andrew State of the			
		1 <u>1</u>	17.4

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

Application Number • RetailLending5149	9	Calc Method	•			Pool Code
Customer * 001		Rate Code				Account Level
Branch Code •		Rate Type	Fixed •		Pool Code	
Account •	9	Reference Rate				E Link to Group
Account Class •		Spread			MIS Group	
Currency • GBP						Default MIS Group
saction MIS		Composite MIS			Cost MIS	
Transaction MIS 1	28	Composite MIS 1			Cost MIS 1	
Transaction MIS 2	1	Composite MIS 2		1	Cost MIS 2	14
Transaction MIS 3		Composite MIS 3			Cost MIS 3	
Transaction MIS 4	28	Composite MIS 4			Cost MIS 4	21
Transaction MIS 5	28	Composite MIS 5		28	Cost MIS 5	21
Transaction MIS 6		Composite MIS 6		×1		
Transaction MIS 7	28	Composite MIS 7		1		
Transaction MIS 8	×1	Composite MIS 8		1		
			111			

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.



Application Number * RetailLending5149		
stomer Customer Account		
Customer Branch 007	Customer No 001	
PF Details		
14 4 10f1 1 10 Go		
Field Name * Value		*
		*

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

◆ User Defined Fields		×
Application Number * RetailLending5149		
Customer Customer Account		
Account Branch	Account Number	
UDF Details		
🕅 🖣 10f1 🕨 🕅 🔤 🔐		
Field Name * Value		-
		*
		Ok Cancel

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 Specifying Collateral Seller Details

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.

🔶 Collateral Seller Details		×
Application Number RetailLending4984	Collateral Id NEWCOLLTEST	
Collateral Seller Details		
< 1 of 1 🕨 🛨 💻	Address 1 *	
Seller Id * 1	Address 2	
Seller Name *	Address 3	
Seller Type * Individual	Address 4	
	Country Code *	7 Ξ
Passport Number	Nationality	<u>7</u>
Passport Issue Date		
Passport Expiry Date		
		Ok Canaal
		Ok Cancel

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.



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.

Application Number	RetailLending3248	Vehicle !	Id * BMW12	Collateral Code * 017ASTKVR14	
/ehicle Details					
Valuation Source		Mode	el		
	12535	Bod			
Year		Usagi	0		
Make					
ehicle Valuations					
Wholesale Value		Attribute Value	le		
Retail Value		Total Value	e		
Usage Value					
Vehicle Attributes					
H 4 10ft > H				1	
Attribute Description				A	1
Attribute Description	Attribute Code Attribute Va	lue Package Included	Selected		
L Attribute Description	Attribute Code Attribute va	lue Package Included			
LI Aundule Description	Attribute Code Attribute Va	lue Package Included	Selected		
Autoure Description	Allinbute Code Allinbute va	lue Package Included			
Authoute Description	Attribute Code Attribute va	lue Package Included			
Annous Description	Attribute Code Attribute va	lue Package Included			
Annoure Description	Attribute Code Attribute va	lue Package included			
Atthous Description	Attribute Code Attribute va	lue Package Included			

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>"



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

Colonia	or KaBerloor KaBerloor	Texa Linn	K K Page 1 Of 1	Jump to page	Go				
	Worldlow Reference	Transaction Reference	Title	Assignee Group	Assignee Users	Customer Name	Amount	Creation Date (From\To)+	Priorit
	IslamicijarahAccount1362		Application Entry	ALLROLES					
	IslamicijarahAccount1574		Application Entry	ALLROLES					
	IslamicijarahAccount1575		Application Entry	ALLROLES					
	ImportLCProcessFlow1587		Receive and Verity LC Import	ALLROLES,CCSEROLE					
	ImportLCProcessFlow1687		Receive and Verify LC Import	ALLROLES,CCSEROLE					
		Worlflow Reference IslamicijarahAccount1362 IslamicijarahAccount1574 IslamicijarahAccount1575 ImportLCProcessFlow1567	Wortslow Reference Transaction Reference IslamicijarahAccount1562 IslamicijarahAccount1574 IslamicijarahAccount1575 ImportLCProcessFlow1587	Worldow Reference Transaction Reference IslamicijarahAccount1352 IslamicijarahAccount1574 Application Entry IslamicijarahAccount1575 IslamicijarahAccount1575 IstamicijarahAccount1575 ImportLCProcessFlow1587 Receive and Verify ImportLCProcessFlow1587 Receive and Verify	Vontrilow Reference Transaction Reference IslamicijarahAccount1362 Application Entry ALLROLES IslamicijarahAccount1574 Application Entry ALLROLES IslamicijarahAccount1575 Application Entry ALLROLES ImportLOProcessFlow1587 Receive and Venty ALLROLES.CCSEROLE ImportLOProcessFlow1587 Receive and Venty ALLROLES.CCSEROLE	Votrislow Reference Transpaction Trice Assignee Group Users IslamicijarahAccount1362 Application Entry ALLROLES IslamicijarahAccount1574 Application Entry ALLROLES IslamicijarahAccount1575 Application Entry ALLROLES ImportLCProcessFlow1587 Receive and Verify ALLROLES.CCSEROLE ImportLCProcessFlow1587 Receive and Verify ALLROLES.CCSEROLE	Vontdow References Transaction References Application Entry ALLROLES IslamicijarahAccount1362 Application Entry ALLROLES IslamicijarahAccount1574 Application Entry ALLROLES IslamicijarahAccount1575 Application Entry ALLROLES IslamicijarahAccount1575 Application Entry ALLROLES ImportLCProcessFlow1587 Receive and Venty ALLROLES.CCSEROLE ImportLCProcessFlow1587 Receive and Venty ALLROLES.CCSEROLE	Wontdow References Transaction Reference Transaction Reference Assignee Group Assignee Users Customer Hame Amount IslamicijarahAccount1362 Application Entry ALLROLES 2	Wontdow References Transpaction References Transpaction References Assignee Group Users Ausoure Hame Creation Date Hame IslamicijarahAccount1362 Application Entry IslamicijarahAccount1574 Application Entry ALLROLES ALLROLES 2012/04-30 11:14:27:161 IslamicijarahAccount1575 Application Entry Application Entry IslamicijarahAccount1575 Application Entry ALLROLES ALLROLES 2012/04-30 15:16:46:161 ImportLCProcessFlow1587 Receive and Verty LC Import ALLROLES.CCSEROLE LC Import 2012/05-16 12:1104:181

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.



Step 1.Application Verification

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

	ification							
we 🎒 Hold								
Application Category * R Product Code * C Description N Application Branch * 0 Application Date * 2	LO2 ormalBearing 01			Lead Id Enquiry ID	oul!	User R Applicatio	Number • Retail teference • 001CL on Priority Low on Status Verify	
Details Financial Requ	ested Limit Col	lateral Comment	ts					
Channel Intermediary Group			4		rC Required Ito Decision Required		Este	mal Credit Check Requi
cant Details								
Type Existing	Local Branch	Customer No .	Default	Short Name .	Customer Name	National Id	Respor	CONTRACTOR OF THE OWNER
		Gubtomer inv .	Delaun	Onon reactio .	Customer Hanne	reasonality	ricopui	No. of the second s
rimary 💌 🗹	001	001005698	Default	Log1	Logu	ndia	Borrower	×
Care and the second	001	001005698	Default	Log1	Logu	ndia	Borrower	×
Care and the second	001		Default	Log1	Logu	ndia	Borrower	*

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.

Application Number	Potaill endine 1179	Ø	Customer No	001004388		
Application Number	Retailering in a	2	Gustomer Ho	001004500		
C Review Details						
Local Branch	001		KYC Internal Status	No Match +		
First Name		9	KYC Internal Remarks	No Match	+	
Middle Name		QQQ	SDN Status	No Match +		
Last Name	1000.00.01		SDN Remarks	No Match	*	
Date of Birth	1982-03-01 GB		Start - Hannaha	Review		
Country Nationality	GB			INCOMON!		
reactoreancy	00					
				1	Ok	Cance

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

- 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.

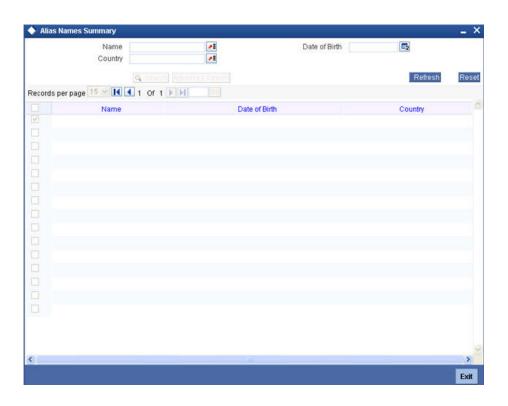
KYC Review					×
Application Number	RetailLending1179	Ø	Customer No * 001004388		
KYC Review Details					
Local Branch	001		KYC Internal Status	No Match +	
First Name		QQQ	KYC Internal Remarks	No Match	+
Middle Name		9	SDN Status	No Match +	
Last Name			SDN Remarks	No Match	*
	1982-03-01		SUAN CVEIMAINA		
Country		_		Review	
Nationality	GB				
Mationality	UD				
				-¢-	Ok Cancel

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.

	Authorization Status			Record Status			
		1	Full Name of Customer	hanned.	21 P		
	KYC Customer Type			Risk Level			
		Search Advar	and Coards			Res	
	er page 15 💌 📢 📢		(SO)			Nes	
]]]]	Authorization Status	Record Status	KYC Reference	Full Name of Customer	KYC Customer Type	Risk Level	
E .							
1							
1							
1.							
_			111				





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.

Application Number	RetailLending1179	9	Customer No	001004388
YC Review Details				
Local Branch	001	-	KYC Extenal Status	No Match -
First Name		2	KYC Extenal Remarks	No Match +
Middle Name		1 1	SDN Status	No Match +
Last Name			SDN Remarks	No Match -
Date of Birth	1982-03-01		CONT CONTRACTO	and the second se
Country				Review
Nationality	GB			
				Ok Cancel

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 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.

Application Number •	RetailLending1179	Ş	Customer No	001004388	
KYC Review Details					
Local Branch	001	-	KYC Extenal Status	No Match -	
First Name		2	KYC Extenal Remarks	No Match	+
Middle Name		2	SDN Status	No Match +	
Last Name Date of Birth	1982-03-01		SDN Remarks	No Match	*
Country	GB			Review	
Nationality	GB				
(and the set of the s					
					Ok Cancel



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.

🄶 КҮ	C Maintenance Summary					_ ×
	Authorization Status			Record Status		
	KYC Reference		#	Full Name of Customer		
	KYC Customer Type			Risk Level		
		Q Search Advan	ced Search			Reset
Record	s per page 15 💌 📢 📢	1 Of 1 🕨 📕	60			
10	Authorization Status	Record Status	KYC Reference	Full Name of Customer	KYC Customer Type	Risk Level
•			10			
						1000
						Exit

	Name		Date of Birth	2	
	Country	21 21	Date of Diffi	-2	
				Refresh	Res
ecords per	page 15 💉 💽 🐧 1 Of 1	▶ ▶I 00			
	Name	Date of	fBirth	Country	
					>
					Exit

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.



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.



Retail Loan Originatio					
Workflow Reference #		Priority	Low -		
Application Category	*	Lead Id		Application Nur	nber *
Product Code		Enquiry ID		User Refere	
Description		Offline Application		Application Pr	iority Low -
Application Branch	*	Number	-	Application St	atus Application Entry -
Application Date	*		Default	Conversatio	
Promotion Code					
pplicant Details					
Туре	Primary -	Local Branch	Customer No	Custor	ner Name
ain Details Financial I	Requested Limit Collateral	Credit Score Bureau Ratio	Loan Component Charg	e Investigation Comments	
ollateral Details					
	1 Of 1	Start Date			Revaluate Collateral
Collateral Branch		End Date		Revaluation D	ate
Collateral Id		Collateral Category *	·	Revision D	ate
Collateral Description		Collateral Type	Normal	Charge Ty	vpe Mortage -
o on a toriar o o o on paron	Default	Linked Percent (%)		Utilization Or	der
Collateral Currency		Linked Amount		Commitment Prod	uct
Collateral Value	*	Haircut %			
larket Value Based		Haircut Schedule		Vehicle Details	
		I4 4 1 Of 1 ▶ ▶I			
Security Id Number Of Units /					🖣 1 Of 1
Nominal Value		Effective Date *	Haircut %	Vehic	le ID *
Cap Amount				Vehicle Nur	nber
uarantor Based					Year
					lake
Guarantor Id					odel
Rating					Body
				Valuation So	age urce None -
				-	
				Valuation St	atus Not Required 👻
				valuation St	
covenant Details				Valuation St	
4 1 Of 1 🕨 📕	Go Description F	Reversal Date Mandatory	Grace Days		
	Go Description F	Reversal Date Mandatory	Grace Days		+-=

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.



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.



Vehicle Evaluator					_
Vehicle Details					
Valuation Source	INTERNAL		Model		
Identification Number			Body		
Year			Usage		
Make					
Vehicle Valuations					
Wholesale Value			Attribute Value		
Retail Value			Total Value		
Usage Value					
Vehicle Attributes					
I	Gn				+ - =
Attribute Description	Attribute Code	Attribute Value	Package Included		*
					-
					Ok Exit
					UK EXIL

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.



🕨 Retail Loan Originati	on				_ ×
🕽 New 🕃 Enter Query					
Workflow Reference #		Priority	Low 👻		
Application Category Product Code Description Application Branch Application Date Promotion Code Applicant Details	*	Lead Id Enquiry ID Offline Application Number	Default	Application Number • User Reference • Application Priority Low ~ Application Status Application Entry Conversation ID	1 +
Туре	Primary -	Local Branch	Customer No	Customer Name	
Main Details Financial	Requested Limit Collate	eral Credit Score Bureau Ratio	Loan Component Charge Inves	ligation Comments	
Internal Credit Rating	Go Question *	Answer	+-=	Rule Id Grade Score	
			Ŧ		
Risk Factor Details			v		
Risk Factor Details	Description	Score	*		
I 1 Of 1 I Risk Factor * Documents Trade In	Description	omer Dedupe Loan Dedupe	Customer MIS MIS Cust	omer/Account Fields LBL_SELLER_DT	*

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.



Retail Loan Origination							_ ×
New 🕞 Enter Query							
Workflow Reference #			Priority Low -				
Application Category * Product Code * Description Application Branch * Application Date * Promotion Code		En Offline App	Lead Id Inquiry ID Dication Number Default		Application Number 3 User Reference 3 Application Priority Application Status Conversation ID		
	Primary -	Local Branch	Custon		Customer N	ame	
Main Details Financial Re External Credit Rating	quested Limit Collateral	Credit Score Bureau	Ratio Loan Compone	ent Charge Investi	gation Comments		
						+ - =	
Request ID	External Agency	Bureau Name	Recommended	Status	Remarks	Score	*
			Not Recommended 🔻	Not Required 👻			
•			m				~
Documents Trade In Vehicle Evaluator Bureau	KYC Review Custom u Report Loan MIS		edupe Customer MIS	6 MIS Custo	mer/Account Fields	LBL_SELLER_DTLS	
Prev Remarks		Remarks	0	Audiit	*		Exit

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



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.

application Number	RetailLending3248	Customer No *	000000330		
Requested Id	• 403	External Agency *	123		
ort Header		+			
Bureau		Credit Report Id			
First Name		Report Date			
MiddleName		Unique Id			
Last Name		On File Date			
Birth Date			Best Match		
ammary 1 Summary 2	Trade Lines Public Record	Collections Fraud Message	Inquiries Also Known A	S Consumer Statement Credit Scores	
		Recent		Open	
Chapter7		Chapter7		Chapter7	
		Chapter11		Chapter11	
Chapter11		Chapter13		Chapter13	
				Total	
Chapter11		Total		i otal	

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

port Header			0	di Danasi Isl								
Bureau				dit Report Id								
First Name				Report Date								
MI				Unique Id								
Last Name			(On File Date								
Birth Date					Best Match	n						
mmary 1 Summary 2	Trade Lines P	ublic Record	Is Collections Fr	aud Message:	s Inquiries /	Also Knowr	n As Co	nsumer State	ment Cred	t Scores		
	Trade Lines P	ublic Record	Is Collections Fr	aud Message:	s Inquiries A	Also Knowr	n As Co	nsumer State	ment Cred	t Scores		
kruptcy	Trade Lines P	ublic Record		aud Message:	s Inquiries A	Also Knowr	n As Co		ment Cred	t Scores		
nkruptcy	Trade Lines P	Public Record	Is Collections Fr	aud Message:	s Inquiries /	Also Knowr	n As Co	open	ment Cred	t Scores		
mmary 1 Summary 2 nkruptcy e Chapter 7	Trade Lines P	ublic Record		aud Message: Chapter 7	s Inquiries A	Also Knowr	n As Co		ment Cred			
hkruptcy	Trade Lines P	ublic Record			s Inquiries A	Also Knowr	n As Cor					
nkruptcy e Chapter 7	Trade Lines P	ublic Record		Chapter 7	s Inquiries /	Also Knowr	n As Co		Chapter 7			

Summary 2

🔶 Credit Bureau Report					_	×
Report Header						
Bureau		Credit Report Id				
First Name		Report Date				
MI		Unique Id				
Last Name		On File Date				
Birth Date			Best Match			
Summary 1 Summary 2	Trade Lines Public Re	cords Collections Fraud Message	s Inquiries Also Known	As Consumer Statement	Credit Scores	
Inquiries						
Auto		6M				
Bank		12M				
Card		24M				
Retail		Total				
Financing		Newest				
Sales Finance		Oldest				
						_
					Exit	

Trade Lines

🔶 Credit Bureau Report							_ ×
Report Header							
Bureau		Credit Rep	oort Id				
First Name		Report	Date				
MI			que Id				
Last Name		On File					
Birth Date			Best Match				
Summary 1 Summary 2	nda Linea Dublia Deser	de Cellediene Freud H	accord Inquision Ale		Notement Credit Ce		
	Fublic Recol	us Collections Flaud M	essages inquines Ais	o Known As Consumer a	statement Credit Sc	ores	
Trade Lines							
Creditors Name	Status	Туре	Type Code	Past Due Amt	Balance	Balance Date	~
3							
							-
•	m					•	
							Exit

Public Records

🔶 Credit Bureau Report							_ ×
Report Header							
Bureau		Credit Rep	bort Id				
First Name		Repor					
MI			que Id				
Last Name		On File					
Birth Date			Bes	t Match			
Summary 1 Summary 2	Trada Linea Public Pac	Collections Froud M	occore Ingu	irios Alco Known	As Consumer Statement	Cradit Scarac	
	Tade Ellies Table (teo	Conceacity i radu in	essages inqu	1165 7450 Kilowit	Consumer Statement	Credit Ocores	
Public Records							
Record Type	Status	Amount	Filed Date	Satisfied Date			^
							-
							Exit



Collections

🔶 Credit Bureau Report							-
Report Header							
Bureau		Credit Repo	ort Id				
First Name		Report [Date				
M		Uniqu					
Last Name		On File I					
Birth Date			Best Match				
Summary 1 Summary 2 T	Denda Linna Dublia Dana	ada Optila di sua Frand Ma		- Kanua (a. Oranaua	on Obstansant Cost		
	rade Lines Public Reco	rds Collections Fraud Me	ssages inquines Ais	o known As Consum	ler Statement Credi	t Scores	
Collections							
Creditors Name	Account #	Acct Balance	High Balance	Term Type	Balance Date	Open Date	Last Act 🔶
							-
•	III						•
							Exit

Fraud Messages

Credit Bureau Repor	t			_ ×
Report Header				
Bureau		Credit Report Id		
First Name		Report Date		
M		Unique Id		
Last Name		On File Date		
Birth Date		0	Best Match	
Summary 1 Summary 2	Trade Lines Public Rec	ords Collections Fraud Messag	es Inquiries Also Known As Consumer Statement Credit	Scores
Fraud Messages				000100
I4 4 10f1 D ▶ ▶I				
Product	Message			*
				~
				Exit

Inquiries

🔶 Credit Bureau Report											_ >
Report Header											
Bureau			C	redit Report	tld						
First Name				Report Da							
MI				Unique							
Last Name				On File Da		1.4.5					
Birth Date					Best N	laten					
Summary 1 Summary 2 1	Frade Lines	Public Record:	s Collections	Fraud Mess	sages Inquirie	Also Known As	Consumer	Statement	Credit Scores		
Inquiries											
I											
Inquirer Name	Inquirer Sub	oscriber# li	nquirer Industr	y Code Ir	nquiry Date	Rate Shopping	Duplicate			*	
										*	
											Exit
											.AR



Also Known As

🔶 Credit Bureau Report						_ ×
Report Header						
Bureau		Credit Re	portId			
First Name		Repor				
MI			que Id			
Last Name Birth Date		On File				
Birtir Date			Best Match			
Summary 1 Summary 2 Tr	ade Lines Public Recor	ds Collections Fraud M	lessages Inquiries <mark>/</mark>	iso Known As Consumer	Statement Credit Scores	
Also Known As						
I∢ ∢ 10f1 D ► M						
First Name	MI	Last Name	Suffix	Spouse First Name		~
						~
						Exit
						LAR

Consumer Statements

Credit Bureau Report				
Application Number + RetailLend	ling4856	Customer No	00000103	
Requested Id •	1353	External Agency	A1	
Report Header				
Bureau		Credit Report Id		
First Name		Report Date		
MiddleName		Unique Id		
Last Name		On File Date		
Birth Date			Best Match	
🕅 🖣 101 🕨 🕅 🔤 🔄				
First Name MI Last Name	Suffix Spouse First Na	ame	*	
C				
				,
			Ok Ca	ncel
edit Score Deta	nils			

🔶 Credit Bureau Report _ X Report Header Bureau Credit Report Id First Name Report Date MI Unique Id Last Name On File Date Best Match Birth Date Summary 1 Summary 2 Trade Lines Public Records Collections Fraud Messages Inquiries Also Known As Consumer Statement Cred Credit Scores Score Model Score Factor Score Exit

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



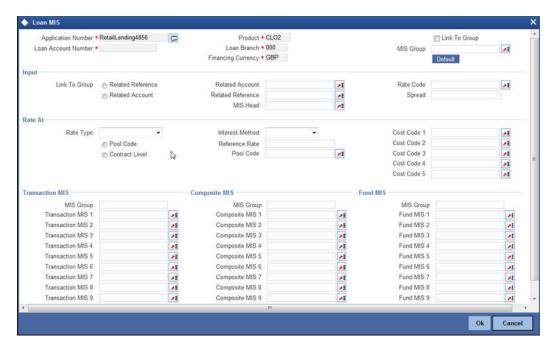
where you can view the details

Application Number	RetailLending	g3248		Customer No *	000000330				
Requested Id *		403	3	External Agency *	123				
ort Header				-					
Bureau				Credit Report Id					
First Name				Report Date					
MiddleName				Unique Id					
Last Name				On File Date					
Birth Date					Best Match				
ummary 1 Summary 2	Trade Lines	Public Records	Collections	Fraud Messages	Inquiries	Also Known As	Consumer Statement Cr	edit Scores	
Internet and Internet and Internet	induc Enico			r russ messages	indemes	000101011110			
			Recent				Open		
Chapter7				Chapter7			Chapt	er7	
Chapter11				Chapter11			Chapte	11	
Chapter13				Chapter13			Chapte	13	
				Total			T	tal	
Total									

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.



🔶 Loan Fields		×
Application Number • RetailLending4856 Product Code • CLO2	Loan Account • Loan Account Branch • 000	
Character Fields		
	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	8
Number Fields	0.0	
Number Fields	<u>8</u> 8 9 9 9 9 9 9 9 9 9 9 9 9 9	
4		Ok Cancel

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'.

🔶 Retail Loan Underwrit	ing Stage						_ × _
🛅 New							
Workflow Reference #		P	Priority Low -				
Application Category Product Code Lead Id Enquiry ID Priority	Low	Application N User Refe			Branch Code Channel Intermediary Code Status Offline Application	New Application	~
Customer Details Finar Comments	cials Requested Co	Ilaterals Credit Score Burea	LMC Eligibility Ratio	Financing Schedule	Number Charges Fields Inv	vestigation Check L	ist
- Stated Monthly Income Monthly Debt		- Actual Monthly Ir Monthl		Ratios	Assets Liabilities (-) Net Worth		
What if Payment Amt Ratios		Update Ratios					
	Gn Otata d Pafara	Otata d Affair	Ashual Dafasa	A shuel Affect			
Ratios *	Stated Before	Stated After	Actual Before	Actual After			
							Ŧ
Documents Trade In							
Prev Remarks		Remarks	0	Audii utcome 🗸 🗸			Exit

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



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.

🔶 Retail Loan Underwrit	ing Stage											_ ×
🗋 New												
Workflow Reference #				Priority	Low -							
Application Category			Applicatio	n Number	*			Branch Co	de			
Product Code			Userl	Reference	*			Chan	nel			
LeadId				Date				Intermediary Co				
Enquiry ID				Purpose				Sta		Applicatio	n v	
Priority	Low							Offline Applicat Num				
Customer Details Finan	cials Requested	Collaterals Cre	edit Score Bu	reau LMC	Eligibility Ratio	Financin	g Schedule	Charges Fields	Investigat	ion Chec	k List	
Comments												
Multiple Offers												
I											+	
Offer Id * N	o of Installments	Unit	Frequency	Rate	Rate Code		Spread	Effective Rate	Check	Apply		<u>^</u>
		Daily -								vlaaA		
												Ŧ
Financing Details												
Financing Currency		На	mish Jiddaya					No of Installmen				
Financing Amount				alue Date				Ur		-		
CL Account Number Installment Start Date			Mat	urity Date				Frequen				
Effective Rate									Anniv			
Documents Trade In												
Prev Remarks		Rema	arks		0	utcome	Audiit					Exit

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.



Resolved Value

The system defaults the system revised UDE value.

Intermediary

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 Component Tab

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.

🔶 Retail Loan Underwritin	- C4										_ ×
	ig stage										- ^
🗋 New											
Workflow Reference #			1	Priority L	w v						
Application Category		App	lication N	lumber *				Branch Code			
Product Code			User Ref	ference *				Channel			
Lead Id				Date				Intermediary Code			
Enquiry ID			P	urpose				Status		tion 👻	
Priority	Low -							Offline Application Number			
Customer Details Finance	ials Requested C	ollaterals Credit Sco	re Burea	au LMC Eli	gibility Rati	o Financii	ng <mark>Sche</mark>	dule Charges Fields In	vestigation Ch	eck List	
Comments											
Schedule											
I4 4 10f1 □ ▶ ▶I										+ - =	
Component Name	Schedule Type *	First Due Date	No F	requency	Units	Amount				*	
	Payment -										
Details										+ - =	
Component Name	Due Date *	Amount Due		/I amount	0.00	ortized Pri	neinel		-		
	Due Date *	Amount Due	EI	amount	An	ofuzed Pfi	ncipai		-		
Documents Trade In										Ţ	
Prev Remarks		Remarks				Outcome	Audiit			L	Exit

You have to specify the following details:

Component Name

Select the name of the loan component.

Component Currency

Select the loan component currency code.



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



- 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.

🔶 Disbursals								×
Application	n Number	r*RetailLending3248	Q	Comp	onent Name *	PRINCIPAL	P	
Disbursals								
🚺 🖣 10f1 🕨	M	00						
Schedule Date	Total D)isbursement Amount	Amount To Disburse	Alrea	dy Disbursed	Amount		~
2012-03-05		100000	100000			0		
Split Details	×1	66					+-	
Split Sequence	No	Split Percent (%)	Payment Mode	Settle	ment Branch	Settlement Account	Number	~
	1	50	ACC	000		0000000000009		
	2	50	ACC	001	×2	0010000001031		
<		juv-					>	2
							Ok	Cancel

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.

Schedule Details	Go				
Due Date	Amount Settled	Amount Due	EMI amount	Amortized Principal	Accrued 🔷
2012-07-03	0	8333.33			
2012-08-03	0	8333.33			
2012-09-03	0	8333.33			
2012-10-03	0	8333.33			
2012-11-05	0	8333.33			
2012-12-05	0	8333.33			
C 2042 04 07		0000.00		11	>

2.23.27 Charges Tab

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

🔶 Retail Loan Underwriti	ing Stage					-
New 1						
Workflow Reference #		Prio	rity Low 🔻			
Application Category Product Code Lead Id Enquiry ID Priority	Low	Application Num User Refere Purp	nce * Date		Branch Code Channel Intermediary Code Status Offline Application	New Application
Customer Details Finan	cials Requested Collat	erals Credit Score Bureau	LMC Eligibility Ratio	Financing Sci	Number	estigation Check List
etails I ◀ ◀ 10f1 □ ▶ ▶I						+ - =
Component Name	Event Code	e * Currency *	Amount	Waive		*
]						
Documents Trade In						Ŧ
Prev Remarks		Remarks		Audit	·	Exit

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

- Component Name
- Event Code
- Associated currency



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.

🔶 Retail Loan Originatio	n				_ ×
🖹 New 🔂 Enter Query					
Workflow Reference #		Priority	Low -		
Application Category Product Code : Description Application Branch Application Date Promotion Code	•	Lead It Enquiry ID Offline Application Numbe	1	Application Number * User Reference * Application Priority Application Status Conversation ID	▼ n Entry ▼
Applicant Details					
Туре	Primary -	Local Branch	Customer No	Customer Name	
Main Details Financial F	Requested Limit Col	lateral Credit Score Bureau Ratio	Loan Component Charge	e Investigation Comments	
Invest					+ - ==
Verification Type	Agency *	Status Call Date	LBL_NO_OF_ATMPTS	LBL_SPOKETO Result	^
Alt v		m			*
Documents Trade In Vehicle Evaluator Bure			Customer MIS MIS	Customer/Account Fields LBL_SELLE	R_DTLS
Prev Remarks		Remarks	A	Audit -	Exit

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.



🔶 Retail Loan Underwriti	ng Stage					_
🗋 New						
Workflow Reference #			Priority Low	Ŧ		
Application Category Product Code Lead Id Enquiry ID Priority	Low		Number * eference * Date Purpose		Branch Code Channel Intermediary Code Status Offline Application Number	New Application 👻
	cials Requested Co	ollaterals Credit Score Bure	eau LMC Eligibility	Ratio Financing	Schedule Charges Fields Inv	vestigation Check List
Comments Comments						
						+ - =
Sequence Number *	Comments	Comment Type	Comment Date			*
						~
Documents Trade In						
Prev Remarks		Remarks		Outcome	Audit 👻	Exit

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.



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.

Save 🎒 Hold							
Application Category *	Lead Id			Application Num	ver •		
Product Code •	Enquiry ID			User Referen	ce •		
Description				Application Prior	ty Low		
Application Branch • 007		Delault		Application Stat	us Application	Entry -	
Application Date 2012-05-15							
an Details Financial Requested Limit Coll	lateral Credit Score Bureau Ratio Loan Co	mponent Charge Inve	stigation Comme	nts			
Channel		KYC Required			Externa	I Credit Che	ck
Intermediary Group		Auto Decision Reg	uired		Require	d	
II. A D. A. H.							
pplicant Details							
D 4 101 D						+ -	III
	mer No + Default Short Name + Custome	r Name National Id	Responsibility	Liability RM	D RM Name		
Type Existing Local Branch • Custor		r Name National Id	Responsibility				·[]]
Type Existing Local Branch • Custor	First Name	rr Name National Id	Responsibility	s	SN		-
Country Nationality *	First Name Middle Name	rr Name National Id		S Passport Numi	SN ser		
Country • Nationality • Language •	First Name Middle Name Last Name			S Passport Issue D	SN Ser ite		
Country • Nationality • Customer Category •	First Name Middle Name Last Name Salutation	Mc +		S Passport Num Passport Issue D Passport Expiry D	SN Ser ite		
Country • Country • Nationality • Language • Custore Category • Financial Currency •	First Name Middle Name Last Name Salutation Gender			S Passport Num Passport Issue D Passport Expiry D unt Details	SM Ser Re		-
Country • Nationality • Customer Category •	First Name Middle Name Last Name Salutation Gender Date of Birth •	Mc +		S Passport Num Passport Issue D Passport Expiry D: unt Details Account Brar	SN ber ste ste		
Country * Nationality * Language * Customer Category * Financial Currency * Group Code	First Name Middle Name Last Name Salutation Gender Date of Birth • Mothers Maiden Name	Malo *		S Passport Issue D Passport Expiry D unt Details Account Cla	SN ber te		-
Country • Nationality • Einancia Curency • Crustomer Category • Financial Curency • Group Code Mobile Number	First Name Middle Name Last Name Salutation Gender Date of Birth • Mothers Maiden Name	Mc +		S Passport Num Passport Issue D Passport Expiry D: unt Details Account Brar	SN ber te		-

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.



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 reapply 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.



Application Category .	Lead Id	Application Number	1
Product Code .	Enguiry ID	User Reference	
Description		Application Priority	Low -
Application Branch • 007	Default	Application Status	Application Entry +
Application Date • 2012-05-15			
an Details Financial Requested Limit Col	lateral Credit Score Bureau Ratio Loan Component Charge Invest	igation Comments	
Channel	C KYC Required		External Credit Check
Intermediary Group	Auto Decision Requi	ed	Required
oplicant Details			
14 4 101 > 48			+ - 11
	omer No + Default Short Name + Customer Name National Id	Responsibility Liability RM ID	+ - III RM Name *
Type Existing Local Branch + Custo			Long Long Long Long Long Long Long Long
10r1 10r1 10r2 Country •	First Name	SSN	Long Long Long Long Long Long Long Long
I - I OFI - BU Type Existing Local Branch + Custo Country • Nationality •	First Name Middle Name	SSN Passport Number	Long Long Long Long Long Long Long Long
Country • Nationality • Language •	First Name Middle Name Last Name	SSN Passport Number Passport Issue Date	Long Long Long Long Long Long Long Long
Country • Nationality *	First Name Middle Name Last Name Salutation Mr	SSN Passport Number Passport issue Date Passport Expry Date	Long Long Long Long Long Long Long Long
Country • Nationality • Language Customer Category •	First Name Middle Name Last Name Salutation Mr Gender Male -	SSN Passport Number Passport issue Date Passport Expiry Date Account Details	Long Long Long Long Long Long Long Long
Country • Country • Nationality • Language • Customer Category • Financial Currency •	First Name Middle Name Last Name Salutation Gender Male - Date of Bith +	SSN Passport Number Passport Issue Date Passport Expry Date Account Details Account Branch	Long Long Long Long Long Long Long Long
Country • Nationality • Language • Customer Category • Financial Currency • Group Code Mobie Number Landine Namber	First Name Middle Name Last Name Salutation Mr Gender Male -	SSN Passpot Number Passpot issue Date Passpot Expry Date Account Details Account Class	Long Long Long Long Long Long Long Long
Country • Nationality • Language • Customer Category • Financial Currency • Group Code Mobile Number	First Name Middle Name Last Name Salutation Gender Date of Birh • Mothers Maiden Name	SSN Passport Number Passport Issue Date Passport Expry Date Account Details Account Branch	Long Long Long Long Long Long Long Long

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.



Application Category *							
		Lead Id			Application Number		P
Product Code .		Enquiry ID			User Reference		
Description	0				Application Priority	Low -	
Application Branch			Default		Application Status	Application 8	Entry +
an Details Financial Requested Limit Col	lateral Credit Score Burea	au Ratio Loan C	omponent Charge I	nvestigation Comme	mts		
Channel			KYC Required			External (Credit Check
Intermediary Group			Auto Decision R	Required		Required	
Applicant Details							
N 4 10H > N 60	mer No + Default Short	Name • Custom	er Name National	id Responsibility	Liablity RM ID	RM Name	
N 4 101 1 10 60	mer No • Default Short	Name • Custom	er Name National	ld Responsibility	Liability RM ID	RM Name	
Country *	mer No • Default Short	First Name	er Name National	ld Responsibility	SSN	RM Name	
Country • Nationality •	mer No + Default Short	First Name Middle Name	er Name National	ld Responsibility	SSN Passport Number	RM Name	
Country • Nationality • Language •	mer No • Default Short	First Name Middle Name Last Name			SSN Passport Number Passport Issue Date	RM Name	*
Country • Nationality • Customer Category • Customer Category •	mer No • Default Short	First Name Middle Name Last Name Salutation	er Name National		SSN Passport Number	RM Name	
Country • Country • Nationality • Language • Customer Category • Financial Cumency •	mer No • Default Short	First Name Middle Name Last Name			SSN Passport Number Passport Issue Date	RM Name	
Country • Nationality • Language • Customer Category • Financial Currency • Financial Currency •		First Name Midde Name Late Name Salutation Gender Date of Birth •	Mei • Maie •		SSN Passport Number Passport Issue Date Passport Expiry Date	RM Name	
Country • Country • Nationality • Language • Customer Category • Financial Currency • Group Code Mobile Number		First Name Middle Name Last Name Salutation Gender Date of Birth * rs Maiden Name	Meis = Male =		SSN Passport Number Passport Issue Passport Expiry Date unt Detaile	RM Name	
Country • Nationality • Language • Customer Category • Francual Currency •		First Name Midde Name Last Name Salutation Gender Date of Birth •	Mei • Maie •	Acco	SSN Passport Number Passport Issue Date Passport Expiry Date unt Details Account Branch	RM Name	



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 <u>Maintaining System Data Elements</u>

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.

0	SDE Maintenance					_ ×
H	Save					
	Group / Worksheet Name * Element Type *	Corporate 👻		Group / Work: Descri		
I	◀ 1 0f 1 ▶ ▶ 6	0				+ - =
	SDE Name *	SDE Description	Data Type	SDE Type	Derivation Required	Der 👚
V			Number 👻	Static -		
4		II				•
	Maker Checker	Date 1	Time:			
	Checker	Date 1	lime:			Cancel
	Mod No	Record S Authorization S				

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.



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.

Condition Builder			×
Condition	#SALES#-#CSFS#	2	
Condition Elements Braces Functions Elements Operators Logical Operators Index		Value Insert Clear	
		Ok	Cancel

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.

Ratio Template Definition				_ ×
🕞 New 🤄 Enter Query				
Industry *	She	eet Name *	Sheet Description	Generate
Worksheet				
14 4 1 OF 1 1 H Go				+ - =
Worksheet Name * Worksheet description	Work sheet Required			*
				÷
SDE Details				4 - 1
SDE Name * SDE Description Data Type	* Category * Sub Cate	gory * SUE type		×
Maker Checker	Date Time: Date Time:	Mod No Record Status Authorization Status		Exit

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:



- 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.



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.

LMC Eligibility Ratio				_ ×
🖹 New 🛃 Enter Query				
Group Descriptio		Туре	New Route	
Ratio Id				
I	Go		+	=
Ratio Id *	Description Formula			^
	Formula			
				-
Range				
Maker	Date Time:			
Checker	Date Time:			
				Exit
Mod No	Record Status Authorization Status			
	Authonzation Status			

Specify the following details:

Group Id

Specify the group id here.

Description

Specify a brief description of the group id you are maintaining.

Туре

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.



Clic	k the	'Formula'	button to	build the	ratio formula.	

🔶 Formula Wizard		_ ×
Formula		
I		+ - ==
Ratio Type * Condition	Condition Builder	^
Stated Before 👻	Condition Builder	
		-
		Ok Exit

Specify the following details

<u>Formula</u>

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



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.

Condition Builder		×
Condition	(#TOTAL_ACCOUNTS_RECEIVABLE#+ #TOTAL_CASH_ASSETS# + #OTHER_CURRENT_ASSETS#)(#TOTAL_ACCOUNT_PAYABLE# + #TOTAL_ST_BORROWINGS# + #OTHER_CURRENT_LIABILITIES#)	
Condition Elements		
Braces Functions Elements	Value Value Insert Clear	
Operators Logical Operators Index		
	Ok Cance	el

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.



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



'RLRPCLSR' in the field at the top right corner of the application toolbar and click the adjoining arrow button.

LBL_COL_SEL_DT			_ ×
Application Number Account Number Report Format Report Output	PDF Print Prin		
		Ok	Exit

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



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.

◆ LBL_REF_DTS			- ×
Application Number Account Number Report Format Report Output	PDF Printer At Client Print Print Print Printer		
		Ok	Exit

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 <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 and branch name.



Body of the Report

-	
Field Name	Description
Reference Num- ber	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 Nama	Last name of the person who referred the applicant

The following details are displayed in the report:

Middle name of the person who referred the applicant.	
Last name of the person who referred the applicant.	
Salutation of the person who referred the applicant.	
Gender of the person who referred the applicant.	
Number of years the reference has known the applicant	
Relation of the reference with the applicant	
First line of the address of the reference	
Second line of the address of the reference	
Third line of the address of the reference	
Fourth line of the address of the reference	
Country of the person who referred the applicant	
Nationality of the person who referred the applicant	
Mobile Number of the person who referred the applicant.	
Landline number of the reference.	

4.4 Business Analysis Report

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.

🔶 Business Analysis Report		_ × _
💾 Save		
Status	Completed Rejected WIP	
Branch	Z Z	
Product Code		
From Date	2	
To Date		
Report Format	PDF - Printer At Client -	
Report Output		
		Ok Exit

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 Ratio Analysis Report

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



this screen by typing 'ORRRATRP' in the field at the top-right corner of the Application tool bar and clicking the adjoining arrow button.

🔶 Ratio Analysis - Horizontal	Report				_ ×
🗄 Save					
Customer Details Customer Branch Customer Number * Report Type	Quarter To Quarter	Customer Name Industry		0	
Report Generation Type Year To Year	Data Type 💌	Quarter To Quarter			
From Year To Year	Es Es	Yea	Duarter1 Duarter2 Duarter3 Quarter4	73	
Report Format Report Output	PDF 💌 Print 💌	Printer At Printer	Client	×E	
				Ok	Exit

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 <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
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 <u>Reject Analysis Report</u>

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.

🔶 Reject Analysis Report			_ ×
📩 Save			
Save Process Branch Rejected User Id From Date To Date Report Format Report Output	PDF Printer At Client Printer At Printer		
		Ok	Exit

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.



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 <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
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.

🔶 Lead Report						_ ×
User Branch Code From Date To Date Report Format Report Output	PDF • Print •	*	Printer At Printer	Client •		
					Ok	Cancel

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 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.

Pending Action leads				_ × _
🛃 Save				
User ID Branch Status Report Format Report Output	PDF V Print V	R R Printer At Printer	Client 💌	
				Ok Exit

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 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.

♦ Offer Generated for leads				_ × _
💾 Save				
User ID	2			
Branch	E			
Status	23			
Report Format	PDF 💌	Printer At	Client 💌	
Report Output	Print 💌	Printer	73	
				Ok Exit

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 <u>Contents of the Report</u>



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 <u>Converted Leads Report</u>

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.

Converted leads				_ ×
💾 Save				
User ID Branch Status Report Format Report Output	PDF V Print V	Printer At Printer	Client V	
				Ok Exit

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 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.

Rejected and closed leads	1			_ × _
💾 Save				
User ID		2		
Branch				
Status		E		
Report Format	PDF 💌	Printer At	Client 💌	
Report Output	Print 💌	Printer	×E	
1				Ok Exit

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 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.

Non originated Leads				- ×
🛃 Save				
User ID Branch Status Report Format Report Output	PDF v Print v	Z≣ Z∃ Printer At Printer	Client 💌	
5				Ok Exit

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.



4.11.1 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:

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



5. Function ID Glossary

С

CMROLE	2-99
CSCDOCUP	2-90

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ORDCATMT	2-46
ORDDOCMT	2-43
ORDLEADM	2-2
ORDOVDMT	2-40
ORDPRCMT	2-51
ORDRATMT	2-37
ORDRLAPP	2-70
ORDRLDVR	. 2-128

ORDRLMCU	2-129
ORDRLSIM	2-22
ORDRLUND	2-105
ORDRULMT	2-32
ORSCATMT	2-50
ORSDOCMT	2-45
ORSLEADM	2-19
ORSOVDMT	2-42
ORSPRCMT	2-52
ORSRATMT	2-39
ORSRLSIM	2-31
ORSRULMT	2-36

