Oracle® Banking Origination Operations User Guide





Oracle Banking Origination Operations User Guide, Release 14.8.1.0.0

G43488-01

Copyright © 2021, 2025, Oracle and/or its affiliates.

This software and related documentation are provided under a license agreement containing restrictions on use and disclosure and are protected by intellectual property laws. Except as expressly permitted in your license agreement or allowed by law, you may not use, copy, reproduce, translate, broadcast, modify, license, transmit, distribute, exhibit, perform, publish, or display any part, in any form, or by any means. Reverse engineering, disassembly, or decompilation of this software, unless required by law for interoperability, is prohibited.

The information contained herein is subject to change without notice and is not warranted to be error-free. If you find any errors, please report them to us in writing.

If this is software, software documentation, data (as defined in the Federal Acquisition Regulation), or related documentation that is delivered to the U.S. Government or anyone licensing it on behalf of the U.S. Government, then the following notice is applicable:

U.S. GOVERNMENT END USERS: Oracle programs (including any operating system, integrated software, any programs embedded, installed, or activated on delivered hardware, and modifications of such programs) and Oracle computer documentation or other Oracle data delivered to or accessed by U.S. Government end users are "commercial computer software," "commercial computer software documentation," or "limited rights data" pursuant to the applicable Federal Acquisition Regulation and agency-specific supplemental regulations. As such, the use, reproduction, duplication, release, display, disclosure, modification, preparation of derivative works, and/or adaptation of i) Oracle programs (including any operating system, integrated software, any programs embedded, installed, or activated on delivered hardware, and modifications of such programs), ii) Oracle computer documentation and/or iii) other Oracle data, is subject to the rights and limitations specified in the license contained in the applicable contract. The terms governing the U.S. Government's use of Oracle cloud services are defined by the applicable contract for such services. No other rights are granted to the U.S. Government.

This software or hardware is developed for general use in a variety of information management applications. It is not developed or intended for use in any inherently dangerous applications, including applications that may create a risk of personal injury. If you use this software or hardware in dangerous applications, then you shall be responsible to take all appropriate fail-safe, backup, redundancy, and other measures to ensure its safe use. Oracle Corporation and its affiliates disclaim any liability for any damages caused by use of this software or hardware in dangerous applications.

Oracle®, Java, MySQL, and NetSuite are registered trademarks of Oracle and/or its affiliates. Other names may be trademarks of their respective owners.

Intel and Intel Inside are trademarks or registered trademarks of Intel Corporation. All SPARC trademarks are used under license and are trademarks or registered trademarks of SPARC International, Inc. AMD, Epyc, and the AMD logo are trademarks or registered trademarks of Advanced Micro Devices. UNIX is a registered trademark of The Open Group.

This software or hardware and documentation may provide access to or information about content, products, and services from third parties. Oracle Corporation and its affiliates are not responsible for and expressly disclaim all warranties of any kind with respect to third-party content, products, and services unless otherwise set forth in an applicable agreement between you and Oracle. Oracle Corporation and its affiliates will not be responsible for any loss, costs, or damages incurred due to your access to or use of third-party content, products, or services, except as set forth in an applicable agreement between you and Oracle.

Contents

1

Preface

Purpose	
Before you begin	
Pre-requisite	
Audience	
Documentation Accessibility	i
Critical Patches	i
Diversity and Inclusion	i
Conventions	i
Screenshot Disclaimer	i
Acronyms and Abbreviations	ii
Symbols and Icons	ii
Post requisite	\
Oracle Banking Origination	
1.1 Product Catalogue	2
1.1.1 New Application	3
1.1.2 Product List	5
1.1.3 Product Details	6
1.1.4 Compare Products	7
1.1.5 Cart Operations	3
1.2 Application Initiation	g
1.2.1 Applicants	10
1.2.2 Relationship	29
1.2.3 Product Details	33
1.2.3.1 Saving and Current Account Product Details	33
1.2.3.2 Loan Product Details	38
1.2.3.3 Term Deposit Product Details	41
1.2.3.4 Credit Card Details	44
1.2.4 Summary	45
1.3 In-Principle Approval	50
1.3.1 New Request	50
1.3.2 IPA Initiation	52



Preface

This topic contains the following sub-topics:

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

Purpose

This guide is designed to help acquaint you with the Oracle Banking Origination application. This guide explains how to originate products like savings accounts, term deposits, and loans, using the product catalogue, task framework, and related setup throughout the origination process.

Before you begin

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

Pre-requisite

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

Audience

This guide provides instructions and information about the operations of Oracle Banking Origination product to help various back-office and front-end bank users to deliver quick and efficient service to both customer and prospects.



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.

Access to Oracle Support

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

Critical Patches

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

Diversity and Inclusion

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

Conventions

The following text conventions are used in this document:

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

Screenshot Disclaimer

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



Acronyms and Abbreviations

The list of the acronyms and abbreviations that are used in this guide are as follows:

Table 1 Acronyms and Abbreviations

Acronyms and Abbreviations	Description
ACH	Automatic Clearing House
APR	Annual Percentage Rate
APY	Annual Percentage Yield
BNPL	Buy Now Pay Later
CIF	Customer Identification File
EPI	External Payments Interface
GL	General Ledger
GST	Goods and Service Tax
HNI	High Net Worth Individual
KYC	Know Your Customer
LTV	Loan to Value
PIN	Postal Index Number
POI	Proof Of Identity
PTY	Proprietary
SIN	Social Insurance Number
SMB	Small and Medium Business
SSN	Social Security Number
STP	Systematic Transfer Plan

Symbols and Icons

The list of icon are available on maintenance screens as follows.

Table 2 Icons

Icon	Function
+	Click this icon to add a new row.
-	Click this icon to delete a row, which is already added.
iii iii	Calendar
6	Unlock Option
a	View Option



Table 2 (Cont.) Icons

Icon	Function
B	New
6	Сору
鼠	Delete
	Save
<u></u>	Export
\$	Sorting

The list of icons are available on the summary screens as follows.

Table 3 Icons - Widget

Icon	Function
6	Open status
D	Authorized status
	Unauthorized status
Ľ _x	Rejected status
A	Closed status
	Modification Number

The list of symbols are available on audit details screens as follows.

Table 4 Symbols - Audit Details

Symbols	Function
	A user
	Application Date and time



Table 4 (Cont.) Symbols - Audit Details

Symbols	Function
	Calendar Date and time
	Branch
	Remarks
\odot	Authorized or Open status
A	Unauthorized or Closed status
\bigcirc	Rejected status

Post requisite

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

Oracle Banking Origination

This topic provides the information for Product Originations from the Product Catalogue and provides the guidance on the Task Framework and the related configuration for accessing the stages, during the Origination Lifecycle of the Products viz. Savings Account, Current Account, Credit Cards, Term Deposit, and Retail Loans.

Introduction

Oracle Banking Origination is the mid office banking solution with comprehensive coverage of retail banking origination processes. It is a Host-Agnostic solution.

Below products of origination are offered for Individual type of customers:

- Saving Account
- Current Account
- Term Deposit
- Credit Card
- Loans: Below are sub- product categories on Loan product
 - Home Loan
 - Personal Loan
 - Education Loan
 - Vehicle Loan

Below products of origination are offered for Small and Medium Business type of customers:

- Business Loans
- Term Loans along with Current Account
- Term Deposit Account
- Saving Account

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

The initiation request for a product is originated from the **Product Catalogue** functionality by the authorized Branch Users / Relationship Managers or by approved bank agents. Oracle Banking Origination allows single and multiple product origination and once the application is originated the life cycle of the respective product starts from the defined stage called **Application Entry** as per the Referenced Process work-flow.

This guide describes how the user can initiate the various product origination from **Product Catalogue** and once the product is originated how the bank user can pick the specific predefined stages referred as **Tasks** from the Task Framework to action on the same.

The details are described in the below sections:



Product Catalogue

This topic describes the information about the product suites for retail bank offerings.

Application Initiation

This topic describes the information about the various data segments to initiate the application.

In-Principle Approval

This topic describes the information about the request and approval of In-Principle Approval.

Global Actions

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

Tasks

This topic describes the information about the tasks and its framework.

1.1 Product Catalogue

This topic describes the information about the product suites for retail bank offerings.

The Product Catalogue displays the product suites for retail bank offerings. Product Catalogue is connected to the business product maintenance process. All the business products, which are authorized and active, appears under the specified product types such as Savings Account, Loan Accounts, Current Accounts, Credit Card Accounts and Term Deposit accounts. The Business Product Maintenance process allows definition of the following parameters apart from the other parameters,

- Business Product Name
- Product Image
- Product Summary
- Features
- Eligibility Criteria
- Fees and Charges
- Terms and Condition
- Product Brochures

This topic contains the following subtopics:

New Application

This topic provides the systematic instructions to view the various product types and bundles for which the account origination is supported.

Product List

This topic provides the systematic instructions to view all the authorized and active business products for which the account opening origination process is allowed.

Product Details

This topic provides the systematic instructions to view all the product attributes for the selected business product.

Compare Products

This topic provides the systematic instructions to compare the product attributes for the selected products.



Cart Operations

This topic provides the systematic instructions to add single or multiple products and initiate origination process for the selected product or products respectively.

1.1.1 New Application

This topic provides the systematic instructions to view the various product types and bundles for which the account origination is supported.

The New Application screen displays the various product types and bundles under the respective tabs for which account origination is supported. The screen lists all the product types and bundles that are configured under the logged in user. They are segregated based on the following customer types:

- Individual
- Small and Medium Business

Under the **Individual products** tab, the screen displays the following tabs:

- Products
- Bundles

The product types appears under the **Products** tab with the tile format which comprises of the following details:

- Product Name
- Product Image
- Short description of product

The system also displays the bundle applications under the **Bundles** tab with the tile format which comprises of the following details:

- Bundle Name
- Bundle Image
- Business Product Name
- Product Details link
- Apply button

The **Frequently Accessed Products** section appears with the list of product that are frequently selected by the logged in user for an account opening. This selection gives an quick initiation of an application.

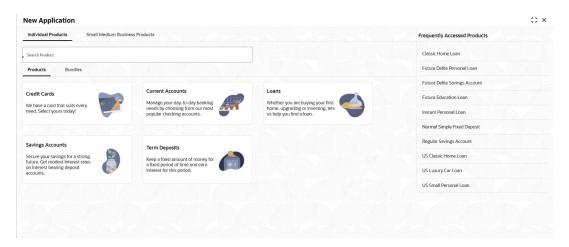
To select the product type to initiate an account opening application:

 On Home screen, click Retail Origination. Under Retail Origination, click New Application.

The **New Application** screen displays with the products.



Figure 1-1 New Application - Products



2. Click the appropriate customer type tab.

The list of configured product types appears.

Select the product type tile to proceed.

The list of configured products appear for selection.

(i) Note

The user can also select the product or bundle that appears in the **Frequently Accessed Product** section.

4. From the product tile, select the checkbox of the appropriate product to add multiple product in the cart.

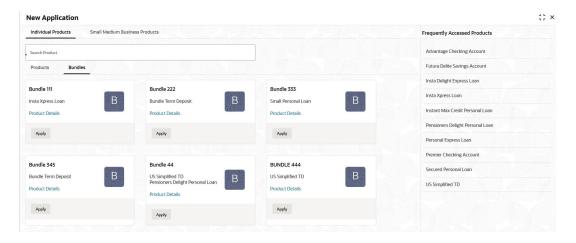
OR

Click Apply to initiate account opening application of the product.

5. Select the **Bundles** tab under the **Individual Products** tab.

The list of configured bundles displays.

Figure 1-2 New Application - Bundles







(i) Note

The bundles are displayed based on configuration between the start date and end date. If the bundles with a future start date or a past end date will not be displayed.

From the bundle tile, click **Apply** to initiate the bundle application.

1.1.2 Product List

This topic provides the systematic instructions to view all the authorized and active business products for which the account opening origination process is allowed.

In this screen the products of the respective product type appears for seelction. Using this screen user can directly initiation the application or can add the product to cart for initiating multiple application at one go. User can also compare products before applying. The Frequently Accessed Products section appears with the list of products that are frequently selected by the logged in user for an account opening. This selection gives an quick initiation of an application.

To add product or products to cart:

On selecting the product type from previous screen, the products that are configured under it appears for selection. The manaul provides the screenshot of the Term Deposit products as example.

The screen appears same for all the product types.

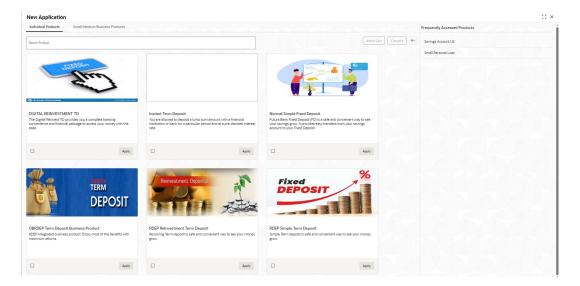


Figure 1-3 Product List

Table 1-1 Product List

Field	Description
Search Product	Specify the product name to search and select it for initiating an account opening application.



Table 1-1 (Cont.) Product List

Field	Description
<product tile=""></product>	The product tile comprise of below details: Product Name Product Image Short Describtion of product Check Box to select the product Apply button for direct application
Add to Cart	Select this button to initiate the application for selected product. This button is used for initiating multiple application of products at one go.
Compare	Click this button to compare the selected products.

2. Click Add to Cart to add the selected product to the cart.

The system allows to add any one variant of the business product under a product type to be added.

3. Click **Apply Now** to initiate the application for the selected business product.

1.1.3 Product Details

This topic provides the systematic instructions to view all the product attributes for the selected business product.

This screen appears once user clicks on product tile. It displays all the product attributes of the selected product. This attributes are defined while configuring the business product in the **Business Product Configuration** screen.

Below mentioned details appears on the screen for all products:

- Product Image
- Product Name
- Product short description
- Features
- Elibility Criteria
- Fee and Charges

To initiate account opening application for the selected product:

 On selecting the product tile from the previous screen, the respective product details appears on the screen.

The manaul provides the screenshot of the **Home Loan** product as example. The fields in the screen appears same for all the product types. The value appears as configured.



Figure 1-4 Product Details



- Perform below actions on this page:
 - Click Add to Cart to add the selected product to the cart.
 - Click Apply Now to initiate the account opening process for the selected product directly from this screen.
 - Click Brochure to view or download the product brochure.
 - Click Term & Conditions to view or download the term and conditions document of the product.
 - Click to navigate back to the previous screen.

1.1.4 Compare Products

This topic provides the systematic instructions to compare the product attributes for the selected products.

The **Compare Products** screen allows to compare the product attributes for the selected products. The user is allowed to compare only three products of the same product type. This feature is available for both the customer types where the relevant business products can be compared.

The product details that are compared appears as defined in the **Business Product Configuration** screen while configuring the product. Below attributes are compared and shown on the screen:

- Product Image
- Product Name
- Features of the product such as Interest Rates, Average Montly Balance, Loan Amount, Tenure and so on.
- Eligibility Criteria of the product such as Resident, Age and so on.
- Fees & Charges of the product such as Processing Fee, Debit Card Annual Fee, Pre Closure Charges and so on.

This comparison screen appears if the user selects the checkbox from the product tile for more than one product and click the **Compare** button.

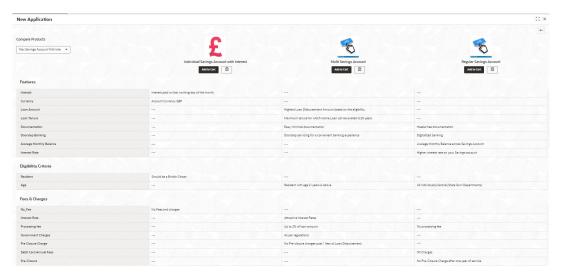
To compare products:

- 1. Select the checkbox in the product tile.
- 2. Click **Compare** from the top of the screen to compare the selected products.

The screen appears with product attributes that are compared.



Figure 1-5 Compare Products



3. Perform below actions on the screen :

- Select the another product from the Compare Products drop down list to add new product for comparison.
- Click Add to Cart to to add the selected product to the cart.
- Click to delete the product from the comparison list.
- Click to navigate back to the previous screen.

1.1.5 Cart Operations

This topic provides the systematic instructions to add single or multiple products and initiate origination process for the selected product or products respectively.

The cart allows to add single or multiple products and initiate account opening origination process for the selected product or products respectively. The user is allowed to add only one product from the each product types and customer type to initiate the origination process.

Below are few examples that are configured:

Table 1-2 Examples

Customer Type	Product Type	Product	Allowed
Individual Products	1) Loan 2) Saving	Home Loan Saving with benefits	Yes
Small and Medium Business Products Individual Products	Checking Accounts Loan	SMB Current Account Home Loan	Yes
Small and Medium Business Products	1) Loans 2) Saving	Home Loan Saving with benefits	Yes



Table 1-2 (Cont.) Examples

Customer Type	Product Type	Product	Allowed
Individual	1) Loan	1) Home Loan	No
	2) Saving	2) Personal Loan	
		3) Saving Account	

The user must select different products from different product types in a single application.

To add the selected product to cart:

- 1. Select the product type and select the specific business product.
- 2. Click **Add to Cart** for the selected business product.

The selected product is added to the cart and the **Cart** icon displays the number of products available in the cart.

Click Cart icon on the top right side.

The Cart screen displays.

Figure 1-6 Cart Screen



4. Click Proceed to initiate origination for the selected product or click Back on the top left side to go back to the Product Details screen and then back to the Product Catalogue screen to select another business product.

1.2 Application Initiation

This topic describes the information about the various data segments to initiate the application.

The **Application Initiation** is the first step in the origination process. The process allows swift origination of single product or multiple Products with minimum and apt data capture.

The system automatically triggers the Initiate Application process and generates the application reference number. The three-panel screen displays the application numbers in the header, while the data sections for this stage are available on the left-hand side widget. The user can view or capture the details for the specific data segment in the central panel.

To initiate the selected product account opening application:

- From Menu, click Retail Origination to navigate to the Retail Origination menu.
- From the Retail Origination menu, click New Application to navigate to new application screen.
- 3. From the **New Application** screen, select the customer type, product type and select the specific business product.



 Click Apply to initiate the application directly OR

Select the checkbox from the product tile and click Add to Cart.

If the user has added the selected product to Cart then navigate to cart and click Proceed to inititate the application.

The **Application Initiation** process compires of single stage and multiple data segements. This data segment appears based on the process configuration defined in the **Business Process Configuration** screen. Below is the list of data segments:

Applicants

This topic provides the systematic instructions to capture the applicants related information for the application.

Relationship

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

Product Details

This topic provides the systematic instructions to capture the product or products related information for the application.

Summary

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

1.2.1 Applicants

This topic provides the systematic instructions to capture the applicants related information for the application.

The **Application Initiation** process starts with the **Applicants** data segment, which allows capturing the applicant related information for the application.

To capture applicants details:

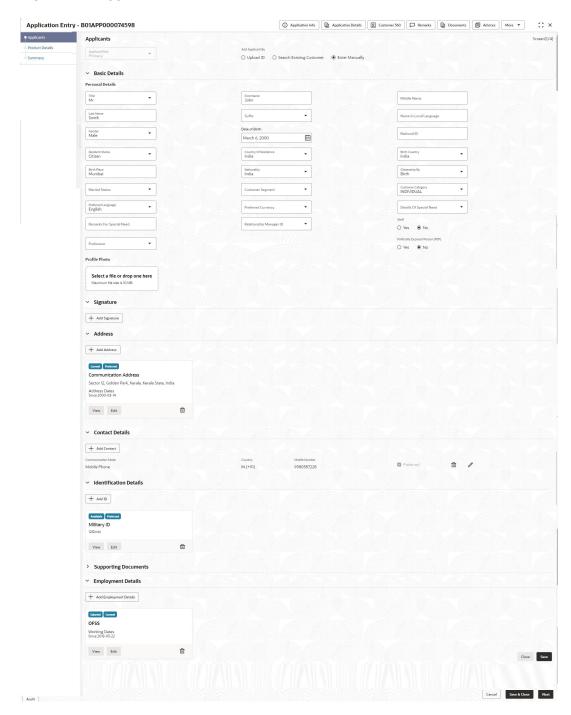
 On the click of Apply button or Proceed button from the New Application screen, the Applicant data segment appears.

If the Customer Type is selected as Individual.

The Applicants-Individual screen appears



Figure 1-7 Applicants -Individual



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

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



Table 1-3 Applicant- Individual – Field Description

Field	Description
	Description
Applicant Role	Displays the applicant role. By default the Primary role appears in this field.
	Select the applicant role (Join, Guardian, Custodian, Guarantor, etc) in case the user add multiple applicant in single application.
Add Applicant By	Select the mode from which the user need to add new applicant. The available options are: Upload Documents - Using this option user can upload identification documents of the application to extract the details. Search Existing Customer - This option is used if the applicant is an existing customer of the bank. On selecting the existing customer, the details appears in the respective sections which are already stored. Enter Manually - This option is used if user wants to enter all the applicant details manually.
Upload ID	Select the document which is used from extracting applicant details. The available options are: State Issued Drivers License Passport This field appears if the Upload ID option is selected.
Country of Issue	Select the country in which the document is issued. This field appears if the Upload ID option is selected.
Select and Drop here	Drag and drop the document file or click on Select or drop files here to browse and upload the document from the local system. PNG and JPEG file formats are supported. 10MB maximum file size is allowed. This field appears if the Upload ID option is selected.
CIF Number	Search and select the CIF number. This field appears if the Search Existing Customer option is selected. The system identifies if the selected CIF number matches the Office of Foreign Assets Control (OFAC) list once it is entered. If response is positive then an error appears stating the selected CIF is of an Invalid Customer Status . The account opening process is not initiated with that customer.
Advanced Search	Click this button to perform party search using advance parameters. For more information on advance search, refer the Advanced Search section below. This field appears if the Search Existing Customer option is
	selected.
Basic Details	In this section the user can manually capture the basic details of applicant. This section appears if the Enter Manually option is selected from the Add Applicant By drop down list.
Salutation	Select the salutation of the applicant from the drop-down list.
First Name	Specify the first name of the applicant.
Middle Name	Specify the middle name of the applicant.
Last Name	Specify the last name of the applicant.



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

Field	Description
Suffix	Specify the suffix for the applicant. This options in this list appears based on the configured entity code in the Oracle Banking Party product.
Name In Local Language	Specify the applicant's name in their local language.
Gender	Specify the Gender of the applicant from the drop-down list.
Date of Birth	Select the date of birth of the applicant.
National ID	Specify the national identification code of the applicant.
Resident Status	Select the residential status of the applicant from the drop-down list. Available options are:
	Resident Alien
	Non-Resident AlienCitizen
Country of Residence	Search and select the country code of which the applicant is a resident.
Birth Country	Specify the birth country of the applicant.
Birth Place	Specify the birth place where the applicant has born.
Nationality	Search and select the country code where the applicant has nationality.
Citizenship By	Search and select the country code for which applicant has citizenship.
Marital Status	Select the marital status of the customer from the drop-down list. Available options are:
	Married
	• Unmarried
	Legally SeparatedWidow
Customer Segment	Select the segment of the customer. Available options are:
	Emerging Affluent
	High Net worth Individuals
	Mass Affluent Ultra HNI
Customer Category	Select the category of the customer.
Preferred Language	Select the preferred language.
Preferred Currency	Select the preferred currency.
Details Of Special Need	Select the special need details. Available options are:
Details Of Opecial Need	Blindness
	Cerebral Palsy
	• Low vision
	Locomotor disability
	Leprosy-cured
	Mental retardation Mantal illusion
	Mental illness Hearing Impairment
Remarks For Special Need	Hearing Impairment Specify the remarks for the special peed selected.
	Specify the remarks for the special need selected.
Relationship Manager ID Staff	Search and select the Relationship Manager ID for the applicant. Select the toggle to indicate if the customer is employee of the bank.
Profession	Select the profession of the customer.



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

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



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

Field	Description
Address To	Select the date when the applicant last lived at the specified address. This field appears if the No option is selected in the Current Address field.
Address	Specify the address to search for the already captured address.
	Based on the configuration, on entering a few letters, the system fetches the related address that is already captured.
	Based on the selection, the fields are fetched in the address section.
Address Line 1	Specify the building name. Note: The maximum length is 35 characters.
Address Line 2	Specify the street name. Note: The maximum length is 35 characters.
Address Line 3	Specify the city or town name. Note: The maximum length is 35 characters.
Country	Select and search the country code.
State / Country Sub Division	Specify the state or country sub division. This field appears based on the selected country code.
Zip Code / Post Code	Specify the zip or post code of the address.
Addition Info	In this section, user can provide addition information.
Sub Department	Specify the sub department.
Department	Specify the department.
Building Number	Specify the building number.
Post Box	Specify the post box code.
District Name	Specify the district name.
Floor	Specify the floor number.
Room	Specify the room number.
Locality	Specify the locality.
Landmark	Specify the landmark.
Contact Name / Narrative	Specify the name of the contact person.
<added record="" tile=""></added>	In this tile, user can view the added address details. Below details appears in the tile: Current status> this flag appears only if Yes option is selected. Preferred ID status> this flag appears only if Yes option is selected.
	Address Type Address dates
	Address line 1,2,3
	• Country
	State
	Click the Edit to edit the added address details.
	Click the View to view the added address details.
	Click to delete the added address details.
Contact Details	In this section, user can provide digital contact details.
Communication Mode	Select the communication mode from the drop-down list. The available options are: Mobile Phone Email
	=



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

Field	Description
Country	Select the country along with international subscriber dialing code of the mobile phone from the drop-down list. The drop-down list option consist of Country Code, Country Name and Subscriber Dialing Code.
	This field appears only if the Mobile Phone option is selected as communication mode.
Mobile Number	Specify the mobile number.
Contact Sub Type	Select the contact type from the drop-down list. The available options
	are: Residence
	Business
	Mobile
	Others
	Note : The contact preferred flag, which was previously captured as a contact sub type.
Email Id	Specify the email ID. This field appears only if the Email option is selected as communication mode.
Preferred	Select to indicate if the given record is the preferred one.
Action	User can edit or delete the added mobile details.
Identification Details	User can add, view and edit the identification details in this section.
	Click the Add ID button to add Identification details.
ID Type	Specify the ID type.
	The available options are:
	• Military ID
	Birth Certificate SIN
	Permanent Resident Card
	• SIN
	Passport
	• SSN
ID Status	Specify the status of the selected ID type.
	The available options are:
	Verification Pending
	Applied For Available
	Notice Received
Unique ID	Specify the unique identification code of the selected type. User can enter the unique ID only if the ID Status is Available .
Place Of Issue	Specify the place where the ID is issued to the user.
Issue Date	Specify the date from which the ID is valid.
Expiry Date	Specify the date till which the ID is valid.
Preferred	Select to indicate whether added ID details are preferred among all others.
	In case of multiple ID details, it is mandatory to mark any one of the ID details as Preferred.
Remark	Specify the remark. Click the Save button to save the entered ID details.



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

Field	Description
<added record="" tile=""></added>	In this tile, user can view the added ID details. Below details appears in the tile: ID Status <pre></pre>
Supporting Document	This section displays the status of the supporting documents that customer provides to get onboard. User can view, Document Name Document Number Document Issue Date Document Expiry Date Attached Files In case of exiting party, already captured documents fetched in this section. User can add, edit or delete the documents. Click Edit to add or edit the document. The Document popup appears. Below fields appears in the popup.
Document Name	Select the name of the document from the drop-down list. The available options are: SSN Bank Statement Passport Salary Slip Driving License Aadhaar Pan Card Voter Id
Document Number	Specify the unique number of the selected document.
Document Issue Date	Specify the date from which the document is valid.
Document Expiry Date	Specify the date on which the document is expired.
Attached Files	Displays the number of documents attached.
Action	Select the action to upload or perform on the added documents. The available actions are: Save: Click to save the uploaded documents. Upload: Click to upload the documents. Edit: Click to edit the added documents. Delete: Click to delete the added documents.



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

Field	Description
Employment Details	In this section user can capture the employment details of the applicant.
Employment Type	Select the employment type. The available options are: Salaried Self Employed
Salaried	Below field appears if the Salaried option is selected from the Employment Type list. In this section user can capture salaried employment details. The below fields appears if salaried employment details are already captured. Employer Code Employer Name Employer Description Employer Address Employee Type Industry Type Organization Category Demographics Current Employer Working Since Working Till Employee ID Designation Level or Grade User can edit, view, or delete already added details.
F 1 2 . 1	·
Employer Code	Specify the employer code or click to search the employer code. The pop-up appears to fetch the employer code. Specify Employer Code or Employer Name to fetch the details.
Employer Name	Displays the employer name of the selected employee code.
Employer Description	Specify the employer description.
Employer Address	Specify the employer address.
Employee Type	Select the employee type from the drop-down list. The available options are: Full Time Part Time Contract Permanent Note: This field is optional.



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

Field	Bassintian
Field	Description
Industry Type	Select the industry type from the drop-down list.
	The available options are:
	· IT
	Bank Services
	Manufacturing
	Legal
	Medical
	Engineering
	School/College
	Others
Organization Category	Select the organization type from the drop-down list.
	The available options are:
	Government
	• NGO
	Private Limited
Demographics	Select the demographics from the drop-down list.
	The available options are:
	• Global
	• Domestic
Current Employer	Select whether the applicant works currently in this role.
	The available options are:
	Yes No
Working Since	117
	Select the employment start date.
Working Till Employee ID	Select the employment last date.
Grade	Specify the employee ID. Specify the grade.
	+ · · ·
Designation	Specify the designation.
Self Employed	Below field appears if the Self Employed option is selected from the Employment Type list.
	In this section user can capture self-employment or professional
	details of customer.
	Below fields appears if self-employment or professional details are already captured.
	Professional Name
	Professional Description
	Professional Email ID
	Company /Firm Name
	Registration Number of Company
	Start Date End Date
	User can edit, view or delete already added details.
Professional Name	Specify the professional name.
Professional Description	Displays the professional description.
Professional Email ID	Specify the professional email ID.
Company /Firm Name	Specify the company or firm name.
Company /Firm Name	opeony the company of firm hame.



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

Field	Description
Registration Number of Company	Specify the registration number.
Start Date	Specify or select the start date of company.
End Date	Specify or select the end date of company.
<added record="" tile=""></added>	In this tile, user can view the added employment details. Below details appears in the tile: Employment Type Current Employer> this flag appears only if Yes option is selected. Employer Name Working Dates Click to edit the added ID details. Click to view the added ID details.

Advanced Search

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

User can perform search on below party types:

For Individual

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

For Non-Individual

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

To search for a party using the advanced search:

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

Below screenshot refers the



Figure 1-8 Advanced Search - Individual

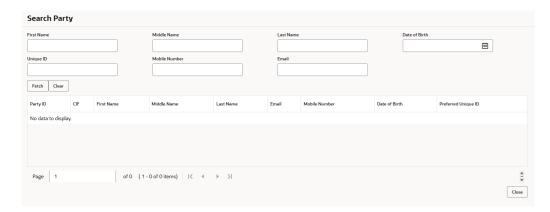
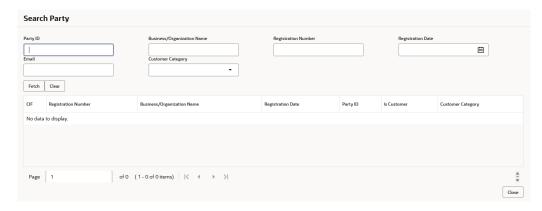


Figure 1-9 Advance Search - Small Medium Business Products



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

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

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

The tile comprises of below fields:

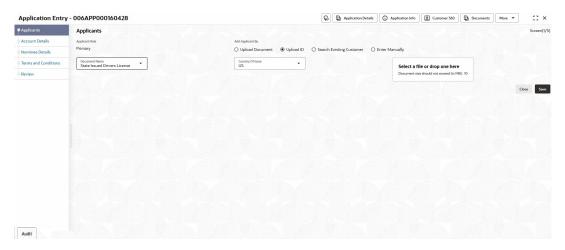
- <Applicant Role>
- <KYC Status>
- <Applicant Photo>
- <First Name, Middle Name, Last Name>
- <Title>
- CIF Number
- Date of Birth
- **Initiate**: This button appears if the **Early KYC** is selected while configuring the product in the **Business Product Configuration** screen.
- 4. Click **Initiate** to initiate the Know Your Customer (KYC) process of the added applicant. It is mandatory to complete the KYC process successfully to proceed.

To upload document for fetching customer information



Click Upload ID to fetch the customer information from the uploaded documents.
 The Applicants - Upload ID screen displays.

Figure 1-10 Application Entry - Upload ID



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

Table 1-4 Applicants - Upload Document - Field Description

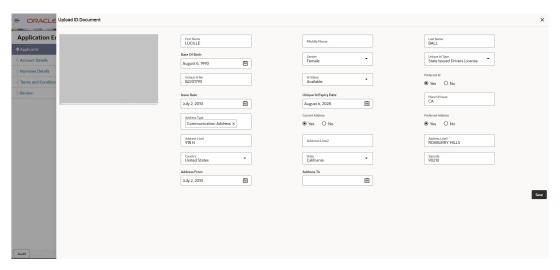
Field	Description
Document Name	Select the document name from the drop-down list.
	The available options are:
	Driving License
	• Passport
Country of Issue	This field is defaulted for the document name is selected.
	Note: This field is editable.
Upload Document	Click on Select a file or drop one here to browse and upload the document from the local system.
	Note: PNG and JPEG file formats are supported.

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

The Verify Information screen displays.



Figure 1-11 Verify Information



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

Table 1-5 Verify Information – Field Description

Field	Description
First Name	The information in this field is automatically populated with the extracted data. User can modify the first name of the applicant if required.
Middle Name	The information in this field is automatically populated with the extracted data. User can modify the middle name of the applicant if required.
Last Name	The information in this field is automatically populated with the extracted data. User can modify the last name of the applicant if required.
Date of Birth	The information in this field is automatically populated with the extracted data. User can modify the date of birth of the applicant if required.
Gender	The information in this field is automatically populated with the extracted data. User can modify the gender of the applicant if required.
Unique ID Type	Displays the unique ID type of the applicant based on the document uploaded.
Unique ID Number	The information in this field is automatically populated with the extracted data. User can modify the Unique ID number of the applicant if required.
ID Status	The information in this field is automatically populated with the extracted data. User can modify the ID status of the applicant if required.
Preferred ID	The information in this field is automatically populated with the extracted data. User can modify the preferred ID by clicking Yes or No .
Issue Date	This field is pre-populated with the extracted data. Modify the issue date of the driving license, if required. This field appears only if the Document Name is selected as Driving License .



Table 1-5 (Cont.) Verify Information – Field Description

Field	Description
Unique Id Expiry Date	The information in this field is automatically populated with the extracted data. User can modify the unique ID expiry date of the applicant, if required.
Place Of Issue	The information in this field is automatically populated with the extracted data. User can modify the place of issue of the applicant, if required.
Address Type	Select the address type for the applicant from the drop-down list. Residential Address Communication Address
Current Address	Select to indicate if entered address can be marked as current address type.
Preferred Address	Select to indicate if the selected address type as preferred address type.
Address	Specify the address to search for the already captured address.
	Depending on the setup, when a user inputs a few characters, the system retrieves the corresponding address that has already been recorded
	Based on the selection, the fields are fetched in the address section.
Address Line 1	Specify the building name.
Address Line 2	Specify the street name.
Address Line 3	Specify the city or town name.
Country	Select and search the country code.
State / Country Sub Division	Specify the state or country sub division. This field appears based on the selected country code.
Zip Code / Post Code	Specify the zip or post code of the address.
Address From	Select the date from when user were connected with the given address.
Address To	Select the date till when user are connected with the given address.
Update Address	Select the option whether the address has to be updated with the extracted data.
	The available options are:
	• Yes
	• No

- 9. Click **Save** to save pre-populated the data fields in the **Customer Information** screen.
- **10.** Click **OK** to override the data fields with the extracted data. also click **Cancel** to cancel the override action and return to the **Verify Information** screen.

If the Customer Type is Small and Medium Business (SMB)



Initiate - 000APP0000061604

© © © Commertion © Premate Number © Address © Premate Commerting Page and Indian Academy Page and Indian Academy Once Number 2012 Commerting Page and Indian Academy Page and

Figure 1-12 Customer Information – Small and Medium Business (SMB)

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

Table 1-6 Small and Medium Business – Field Description

Field	Description
Customer Type	Displays the customer type based on the product selected.
Doing Business As	Displays the business name of the SMB customer.
Registration Number	Displays the registration number of the business.
Date of Registration	Displays the registration date of the business.
Edit	Click Edit to modify the existing customer details and address details.
	Click Save to save the modified details and click Cancel to cancel the modifications.
	The Edit appears only for existing customers.
Existing Customer	Select to indicate if customer is existing customer.
CIF Number	Search and select the CIF number.
Advance Search	Click this button to perform party using advance parameters. For more information on advance search, refer the Advanced Serach section below.
Doing Business As	Specify the name of the business.
Registration Number	Specify the registration number of the business.
Date of Registration	Select the registration date of the business.
Country of Registration	Search and select the country code where the business is registered.
SMB Classification	Select the SMB Classification from the dropdown list.
	Available options are:
	Micro
	Small
	Medium
Customer Category	Search and select the customer category.
SMB Registration Number	Specify the SMB registration number.



Table 1-6 (Cont.) Small and Medium Business – Field Description

Field	Description
Tax Identification Number	Specify the tax identification number of the SMB customer.
Goods and Service Tax ID	Specify the goods and service tax ID.
Business License	Specify the business license.
Preferred Language	Select the preferred language.
Preferred Currency	Select the preferred currency.
Relationship Manager ID	Specify the relationship manager ID.
Upload Logo	Click Upload Logo button to upload the logo for the business.
Address	This section displays the added address of the applicant. It is mandatory to add communication address of the applicant. Click
	to add address details. Click
	to perform below actions on the added address details, To view the address details, click View. To edit the address details, click Edit. To delete the address details, click Delete.
Address Type	Select the address type for the applicant from the drop-down list. Residential Address Communication Address
Location	Select and search the location.
Current Address	Select to indicate if you want to mark entered address as current address type.
Preferred Address	Select to indicate if you want the selected address type as preferred address type.
Address From	Select the date from when you are connected with the given address.
Address To	Select the date till when you were connected with the given address.
Address	Specify the address to search for the already captured address. Based on the configuration, on entering a few letters, the system fetches the related address that is already captured. Based on the selection, the fields are fetched in the address section.
Address Line 1	Specify the building name.
Address Line 2	Specify the street name.
Address Line 3	Specify the city or town name.
Country	Select and search the country code.
State / Country Sub Division	Specify the state or country sub division. This field appears based on the selected country code.
Zip Code / Post Code	Specify the zip or post code of the address.
Contact Details	In this section you can provide digital contact details. Click add contact button to add new contact details.



Table 1-6 (Cont.) Small and Medium Business – Field Description

Field	Description
<communication mode=""></communication>	Select the communication mode from the drop-down list. The available options are: Mobile Phone Email
Country	Select the country along with international subscriber dialing code of the mobile phone from the drop-down list. The drop-down list option consist of countrycode, country name and subscriber dialing code.
	This field appears only if you select the Mobile Phone option as communication mode.
Mobile Number	Specify the mobile number.
Preferred	Select to indicate if the given mobile number is the preferred number.
Action	You can edit or delete the added mobile details.
Email Id	Specify the email ID. This field appears only if you select the Email option as communication mode.
Preferred	Select to indicate if the given email ID is the preferred ID.
Action	You can edit or delete the added email details.

Advanced Search

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

Refer above Advanced Search section for more details.

- 12. Click **Save and Close** to save the data captured. The captured data is available in the **My**Task list for the user to continue later.
- **13.** Click **Cancel** to terminate the application and the status of the application. Such applications cannot be revived later by the user.

Customer Dedupe Check:

Based on the configuration set in the Origination Preference screen, the customer dedupe serivce is enabled.

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

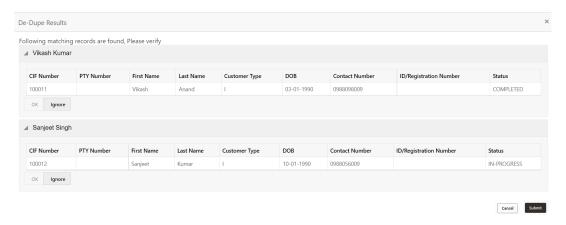
The customer details are compared based on a set of attributes configured. (Refer to Oracle Banking Party Documentation for Dedupe attributes configuration)

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

The **De-Dupe Results** popup screen displays.



Figure 1-13 De-Dupe Results



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

Table 1-7 De-Dupe Results - Field Description

Field	Description
CIF Number	Displays the CIF Number.
PTY Number	Displays the PTY Number.
First Name	Displays the First Name.
Last Name	Displays the Last Name.
Customer Type	Displays the Customer Type.
DOB	Displays the Date of Birth of the applicant.
Contact Number	Displays the Contact Number.
ID/Registration Number	Displays the Registration number.
Status	Displays the Status of the De-Dupe check.

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

- OK If the user selects a row in the grid and click OK, the selected customer record data will be considered, and it replaces the New Customer Details captured in the Customer Information data segment.
- **Ignore** If the user does not want to select any row in the grid and click **Ignore**, the New Customer Details captured will be persisted and taken into the **Applicants** data segment.
- Submit If the user wants to submit the selected actions on the dedupe results, click Submit. This will take the user to the next data segment by performing the selected actions.
- **Cancel** If the user wants to cancel any action which needs to be taken on the Dedupe results, click **Cancel**. This will take the user back to the **Applicants** data segment without any change in the data of the earlier captured New Customer details.



1.2.2 Relationship

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

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

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

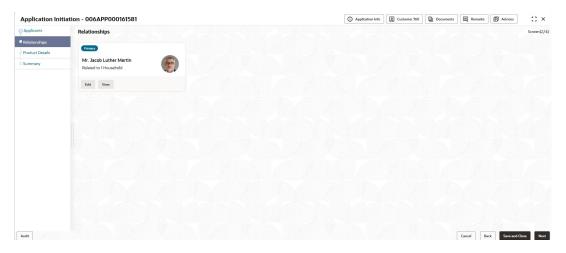
This data segment is applicable only for Individual type of customer.

To add relationships of customers:

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

The **Relationships** screen displays.

Figure 1-14 Relationship

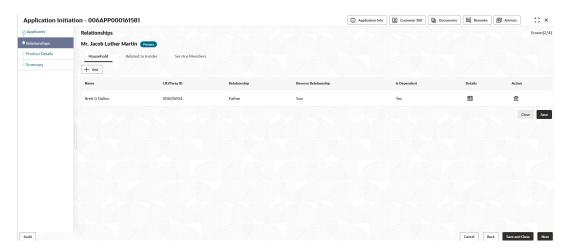


2. Click **Edit** on the applicant tile to add relation of the applicant.

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



Figure 1-15 Relationships - Household



Note

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

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

Table 1-8 Household tab - Field Description

Field	Description
Name	Click search and select the other existing applicants from the list associated with the application. User can also specify the name of the new applicant which not listed in the customer record.
CIF/Party ID	Specify the CIF/Party ID of the applicant's relation.
Relationship	Select the relationship of the applicant from the drop-down list. The available options are: Spouse Father Mother Daughter Son Guardian Ward Grand Parent Grand Child Other
Reverse Relationship	Select the reverse relationship of the applicant from the drop-down list. The options of this field displays based on selected relationship.
Is Dependent	Select the dependency with the applicant. • Yes • No



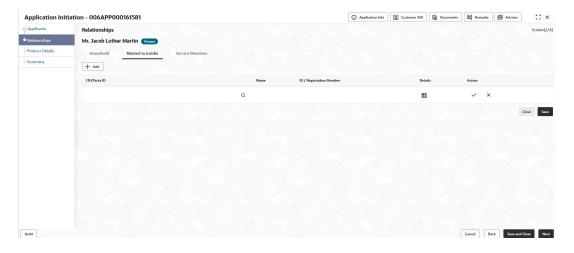
Table 1-8 (Cont.) Household tab - Field Description

Field	Description
Details	Click to view the following details in the pop-up list. Unique ID Mobile Number Email
	Household Added on
Action	Click to add the record.
	Click to delete the added record.
	Click to delete the saved record.

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

The Related to Insider tab displays.

Figure 1-16 Relationship - Related to Insider



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

Table 1-9 Related to Insider tab – Field Description

Field	Description
CIF/Party ID	Specify the CIF/Party ID of the applicant's relation.
Name	Specify the name of the applicant's relation.
ID/Registration Number	Specify the ID/Registration number of the applicant's relation.

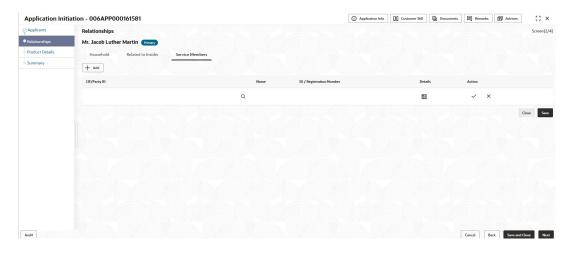


Table 1-9 (Cont.) Related to Insider tab – Field Description

Field	Description
Details	Click to view the following details in the pop-up list. Mobile Number Email Relationship Reverse Relationship Insider Added on
Action	Click to add the record. Click to delete the added record. Click to delete the saved record.

6. Click Service Member tab

The **Service Member** tab displays.



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

Table 1-10 Service Members tab - Field Description

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



Table 1-10 (Cont.) Service Members tab – Field Description

Field	Description
Action	Click to add the record.
	Click to delete the added record.
	Click to delete the saved record.

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

1.2.3 Product Details

This topic provides the systematic instructions to capture the product or products related information for the application.

The Product Details data segment allows capturing the product or products related information for the application based on the product selection.

To add product details:

- 1. Click **Next** from the previous screen to proceed with the next data segment.
- Saving and Current Account Product Details
 This topic provides the systematic instructions to view and modify the account details.
- Loan Product Details

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

- Term Deposit Product Details
 - This topic provides the systematic instructions to capture the account related information for the application.
- Credit Card Details
 - This topic provides the systematic instructions to capture the credit card related information for the customer.

1.2.3.1 Saving and Current Account Product Details

This topic provides the systematic instructions to view and modify the account details.

If the Saving Account product is selected then Account Details screen is displayed.

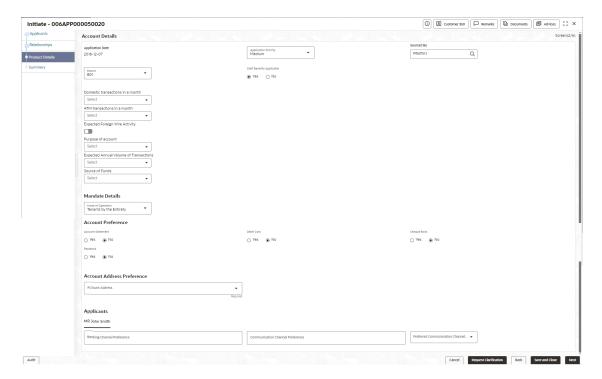


Figure 1-17 Account Details (Savings Account)



If the Current Account product is selected then **Account Details** screen is displayed.

Figure 1-18 Account Details (Current Account)





Specify the fields on **Account Details** screen.

i Note

The fields, which mentioned as Required, are mandatory.

Table 1-11 Account Details - Field Description

Field	Description
Application Date	Displays the date on which the application was initiated.
Application Priority	Specify the priority level of this account opening application. The available options are: • Low • Medium • High Based on the selected option the applications appears in list of the logged in user
Sourced By	Specify or select the user ID who initiate this account opening application.
Branch	Specify the branch code of this account opening opening application.
Overdraft Requested	Select to indicate if overdraft is required. Note: This toggle is not applicable for SMB Customers.
Staff Benefits Applicable	Select to indicate whether staff benefits are applicable. The available options are: Yes: Select this option to avail the staff benefits. No: Select this option for not making use of any staff benefits. This field appears if the Yes option is select from the Staff field in the Applicant data segment. The Yes option is by default selected in this field.
Domestic Transaction in Month	Specify the number of domestic transaction you perform in a month. The available options are; > >10 5-10 0-5 These options appears are based on the questionnaire configuration.
ATM Transactions in a Month	Specify the number of ATM transactions you perform in a month. The available options are: 0-10 10-20 >20 These options appears are based on the questionnaire configuration.
Expected Foreign Wire Activity	Specify whether you expect the foreign wire activity. These options appears are based on the questionnaire configuration.



Table 1-11 (Cont.) Account Details - Field Description

Field	Description
	· ·
Purpose of Account	Specify the purpose of account opening. The available options are:
	Salary
	Savings
	Investments
	These options appears are based on the questionnaire configuration.
Expected Annual Volume	Specify the expected annual volume of transactions.
of Transactions	The available options are:
	• >5000
	• >2000
	>500
	These options appears are based on the questionnaire configuration.
Source of Funds	Specify the source of funds.
	The available options are:
	• Rent
	Income Alimony
	Pension
	Investments
	These options appears are based on the questionnaire configuration.
Courtesy Overdraft	Specify whether you expect courtesy overdraft.
Choose which one you	Specify to indicate which option you prefer in courtesy OD account.
wish to opt in for Courtesy OD	The available options are
	• ATM
	• POS
Mandate Details	In this section the user can capture the mode of operation for the account.
Mode of Operations	Select the appropriate option from the mode of operations list.
Account Preference	In this section the user can set an account preferences.
Account Statement	Select to indicate whether user needs account statement.
Statement Via	Select the mode of an account statement. The available options are:
	• EMAIL
	• POST
	In case of joint applicant involved in an application, if the any of an applicant has opted for e-sign options then the system by default
	select the EMAIL option.
Frequency	Select the frequency from the drop-down list. The available options are:
	Monthly
	Quarterly
	Half - Yearly
	• Annual
Debit Card	Select to indicate if debit card is required.
Cheque Book	Select to indicate if cheque book is required.
Passbook	Select to indicate if passbook is required.



Table 1-11 (Cont.) Account Details - Field Description

Field	Description
Account Address Preference	Select the address which is indicated as account address. All captured addresses in the Applicant data segment appears for selection. The address in the drop down list appears in below format, First Name-Applicant Role-Address Type - Address (Complete address sepearted by ,)
	After the account address is selected: if the selected address is deleted from the Applicant data segment then the system removes the selection of that address in this data segment. In this case user have to select another address as account address. if the selected address is edited in the Applicant data segment
	then updated address is automatically reflected in this data segment.
Banking Channel	Select the preferences for the banking channel.
Preferences	The channel options appears based on the Business Product Configuration.
Communication Channel Preferences	Select the preference of the communication channel. The channel options appears based on the Business Product Configuration.
	The available options are: • EMAIL • POST • SMS
Preferred Communication Channel	Select the preferred communication channel. The options in this drop down appears based on the selected options in the Communication Channel Preferences fields.
Income Reliant	Select to indicate whether the applicant is income reliant. The applicant's financial details are captured only if this indication is selected.
	This field appears if the Overdraft Requested is selected.
	It is mandatory to select at least one applicant as Income Reliant.
Fund the Account	Select to indicate the initial funding option for the account opening. The fields to capture the initial funding details appears if this toggle is on.
	This field and initial funding related fields appears if the Fund Post Account Opening toggle is not selected in the Business Product Preference data segment of the Business Product Configuration screen.
Fund By	Select the fund by from the drop-down list. Available options are:
	• Cash
	Account TransferOther Bank Cheque
Transaction Reference No	Specify the transaction reference number
Amount	Specify the amount.
Value Date	Select the Current Business date.
Account Number	Select the account number from the Account Search popup.
	This field appears only if the Fund By is selected as Account Transfer
	In Account Search popup, the user can view only the accounts of the existing customers who are part of the application.



Table 1-11 (Cont.) Account Details - Field Description

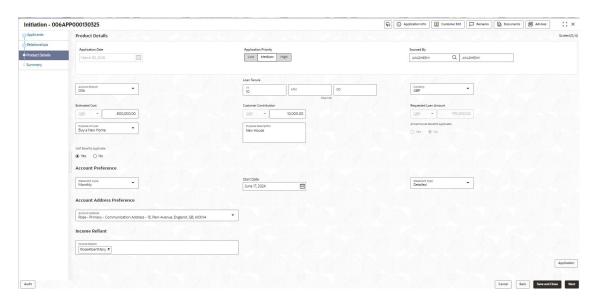
Field	Description
Account Name	Displays the account name for the selected account number. This field appears only if the Fund By is selected as Account Transfer
Cheque Number	Specify the Cheque number. This field is non-mandatory for Account Transfer funding mode. This field is mandatory for Other Bank Cheque funding mode.
Cheque Date	Select the Cheque date. This field is non-mandatory for Account Transfer funding mode. This field is mandatory for Other Bank Cheque funding mode.

1.2.3.2 Loan Product Details

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

If the Loan Account product is selected then **Product Details** screen is displayed.

Figure 1-19 Product Details (Loan Account)



Specify the fields on Loan Details screen.

Table 1-12 Product Loan Details – Field Description

Field	Description
Application Date	Displays the date on which the application is initiated.



Table 1-12 (Cont.) Product Loan Details – Field Description

Field	Description
Field	Description
Application Priority	Specify the priority level of this account opening application. The available options are: Low Medium High Based on the selected option the applications appears in list of the logged in user
Sourced By	Specify or select the user ID who initiate this account opening application.
Account Branch	Specify the branch code of this account opening opening application.
Loan Tenure	Specify the loan tenure in years.
Currency	Specify the currency for loan. The selected currency in the Preferred Currecny field of the Applicant data segment is defaulted in this field.
Applied Loan Amount	Select the currency and the specify loan amount. The selected currency in the Preferred Currecny field of the Applicant data segment is defaulted in this field.
	The available options in the drop-down list are based on the currency allowed for the selected business product.
Estimated Cost	Specify the estimated cost for the Home Project/Education or Vehicle.
Customer Contribution	Select the currency and specify the margin amount contributed by the customer. The Customer Contribution can be zero. In case of Personal Loans, this field appers only if a parameter is set as Applicable to configure the customer contribution at business product level.
Requested Loan Amount	Displays the calculated loan amount.
	Loan Amount = Estimated Cost – Customer Contribution
	The system will validate the minimum and maximum loan amount.
	In case of Personal Loans, if a parameter is added at business product level to configure the customer contribution then following conditions are triggered: If the customer contribution is set as applicable then the user can input the value in the Applied Loan Amount and the Customer Contribution fields. Based on this inputs the value of the Requested Loan Amount is auto calculated and appears in this field. If the customer contribution is set as not applicable then the Applied Loan Amount and Customer Contribution fields are not applicable and will not appears in the Product Details or Loan Details data segment for loan origination. The user can input the Requested Loan Amount value.
Purpose of Loan	Specify the loan purpose.
	The options in this list appears based on the preference set while configuring product in the Business Product Preference screen.
Purpose Description	Specify the description for the select purpose of loan.



Table 1-12 (Cont.) Product Loan Details - Field Description

Field	Description
First Home Buyer	Select to indicate whether the applicant is first home buyer.
	This field is applicable only for Individual type of customer.
	This field appears if the First Home Buyer Applicable toggle is selected in the Business Product Details data segment of the Business Product Configuration screens.
External Refinance	Select to indicate whether the applicant is opting for external refinance.
	This field is applicable only for Individual type of customer.
	This field appears if the Refinance Allowed toggle is selected in the Business Product Details data segment of the Business Product Configuration screens.
Armed Forces Benefits Applicable	Specify whether armed force benefits are applicable to this application.
Staff Benefits Applicable	Select to indicate whether staff benefits are applicable. The available options are: Yes: Select this option to avail the staff benefits. No: Select this option for not making use of any staff benefits.
	This field appears if the Yes option is select from the Staff field in the Applicant data segment. The Yes option is by default selected in this field.
Account Address Preference	Select the address which is indicated as account address. All captured addresses in the Applicant data segment appears for selection. The drop-down list displays the address in the following format:
	<first name=""> - <applicant role=""> - <address type=""> - <address (complete="" ,)="" address="" by="" sepearted=""></address></address></applicant></first>
	After the account address is selected: If the user deletes an address from the Applicant data segment then the system removes that address from this data segment and the user must then select another address as the account address.
	If the Applicant data segment is edited with a new address then the updated address is reflected in this segment.
Income Reliant	Select to indicate whether the applicant is income reliant. The applicant's financial details are captured only if this indication is selected.
	This field appears if the Overdraft Requested is selected.
	It is mandatory to select at least one applicant as Income Reliant.

2. Click **Next** to navigate to the next data segment, after successfully capturing the data.

The system validates for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action.

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

3. Click Save and Close to save the data captured.

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

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

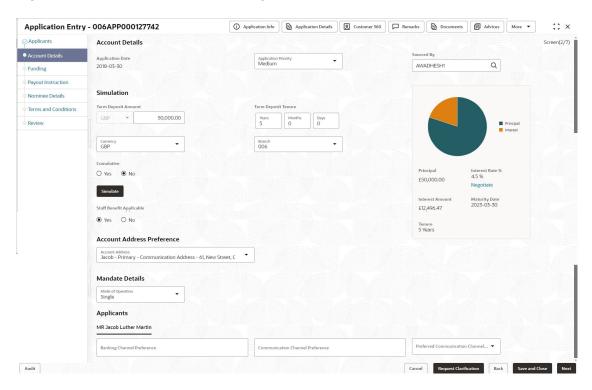


1.2.3.3 Term Deposit Product Details

This topic provides the systematic instructions to capture the account related information for the application.

If the Loan Account product is selected then Product Details screen is displayed.

Figure 1-20 Product Details -Term Deposit



Specify the fields on Account Details screen.

(i) Note

The fields, which mentioned as Required, are mandatory.

Table 1-13 Account Details

Field Name	Description
Application Date	Displays the date on which the application was initiated.



Table 1-13 (Cont.) Account Details

Field Name	Description
Application Priority	Specify the priority level of this account opening application. The available options are: Low Medium High Based on the selected option the applications appears in list of the logged in user
Source By	Specify or select the user ID who initiate this account opening application.
Simulation	In this section you simulate the term deposit amount.
Term Deposit Amount	Select the currency and the specify term amount. By default the currency selected from the Currency list will appears.
Term Deposit Tenure	Specify the term deposit tenure in year, months and days. The user is allowed to select the tenure configured in the mapped host. This mapping is define in the Business Product Host data segment of the Business Product Configuration screen. For example, If the mapped Host Product is Oracle Banking Accounts then the user can select the Term Deposit Tenure from the drop-down list.
Branch	Specify the branch code of this account opening application.
Currency	Specify the currency for the term deposit account.
Cumulative	Select to indicate whether the amount is cumulative. The available options are: Yes No
Staff Benefits Applicable	Click Simulate button to compute the value based on the entered details. The section appears with visual representation and the fields with the computed details: Pie Chart: The value of principal and interest is represented visually. The user can hover to view the amount. Principal Interest Rate % Negotiate: Click the link to view the negotiated interest rates. The section for negotiated interest rates appears with the following fields: Interest Description Interest Rate % Margin Effective Rate % Interest Amount: This amount is calculated based on the applied Effective Rate and Term Deposit Amount. Maturity Date Tenure
Staff Benefits Applicable	Select to indicate whether staff benefits are applicable. The available options are: • Yes: Select this option to avail the staff benefits. • No: Select this option for not making use of any staff benefits. If the Yes option is selected in the Staff field of the Applicant data segment, this field will appear. By default, the Yes option is selected in the Staff field.



Table 1-13 (Cont.) Account Details

Field Name	Description
Account Address Preference	Select the address which is indicated as account address. All captured addresses in the Applicant data segment appears for selection. The drop-down list displays the address in the following format: <first name=""> - <applicant role=""> - <address type=""> - <address< p=""></address<></address></applicant></first>
	(Complete address separated by ,)> After the account address is selected:
	If the user deletes an address from the Applicant data segment then the system removes that address from this data segment and the user must then select another address as the account address. Applicate Applica
	If the Applicant data segment is edited with a new address then the updated address is reflected in this segment.
Mandate Details	In this section the user can capture the mode of operation for the account.
	In the Mandate Details section, below fields appear if the application is initiated with the customer type as Small and Medium Business .
	Click + to add the operations as per mandate.
Mode of Operations	Select the appropriate option from the mode of operations list.
Currency	Displays the account currency.
Amount From	Specify the amount from which the applicant is allowed to operate.
Amount To	Specify the amount till which the applicant is allowed to operate.
Signatories	Specify the applicants as signatory. You can select multiple applicants. All the applicants that a re involved in the application appears for selection.
Required No. of Signatory	Specify the priority of the signatory for this mandate operation. The priority can be changed based on the number of applicants added in the application.
Remark	Specify the remarks.
Action	Select the option to perform actions on the added record. The available options are:
	to edit the added record.
	- To delete the added record.
Applicants	In this section you can set the communication preferences of the applicants involved in an account opening application. The separate tabs appears for each applicants involved in the application.
Banking Channel	Select the preferences for the banking channel.
Preferences	The channel options appears based on the Business Product Configuration.
Communication Channel Preferences	Select the preference of the communication channel. The channel options appears based on the Business Product Configuration.
	The available options are: • EMAIL • POST • SMS



Table 1-13 (Cont.) Account Details

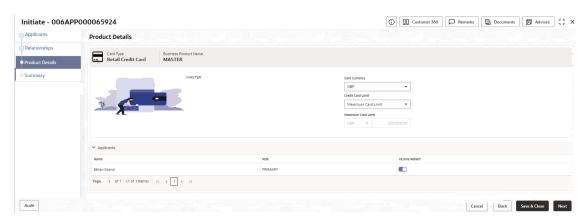
Field Name	Description
Channel	Select the preferred communication channel. The options in this drop down appears based on the selected options in the Communication Channel Preferences fields.

1.2.3.4 Credit Card Details

This topic provides the systematic instructions to capture the credit card related information for the customer.

If the Credit Card product is selected then the **Product Details** screen is displayed.

Figure 1-21 Product Details (Credit Card Account)



1. Specify the details in the relevant data fields.

Note
 The fields, which mentioned as Required, are mandatory.

Table 1-14 Card Preference – Field Description

Field	Description
Card Type	Displays the account type based on the product selected in the Product Catalogue.
Business Product Name	Displays the business product name based on the product selected in the Product Catalogue.
Product Image	Displays the business product image.
Product Description	Displays the short description captured for the product in Business Product configuration.



Table 1-14 (Cont.) Card Preference – Field Description

Field	Description
Card Currency	Select the currency from the drop-down list, if required. Available options in the drop-down list are based on the currency allowed for the selected business product. By default, the base currency of user logged-in branch is displayed. This field is mandatory.
Credit Card Limit	Select the credit card limit. Available options are:
	Maximum Card LimitRequested Card Limit
Maximum Card Limit	Displays the maximum card limit applicable for the selected product. This field appears only if the Credit Card Limit is selected as Maximum Card Limit.
Requested Card Limit	Specify the requested card limit. This field appears only if the Credit Card Limit is selected as Requested Card Limit.
Applicants	This section displays the list of applicants that are involved in this account opening application.
Name	Displays the name of the applicant.
Role	Displays the role of the applicant in the application.
Income Reliant	Select to indicate whether the applicant is income reliant. The applicant's financial details are captured only if this indication is selected. It is mandatory to select at least one applicant as Income Reliant .
Application	To add application details while initiating the application, click this button. The Application Entry page appears
	The stage for the selected product appears based on the business process configured for the product.
	Based on the product configuration it is mandatory to capture Application Details while initiating the account opening application.

- 2. Click below button to perform actions on the specified details:
 - Click **Next** to navigate to the next data segment, after successfully capturing the data. The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action. User will not be able to proceed to the next data segment, without capturing the mandatory data. Click **Back** to navigate to the previous data segment within a stage.
 - Click Save & Close to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.
 - Click Cancel to close the application without saving.

1.2.4 Summary

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

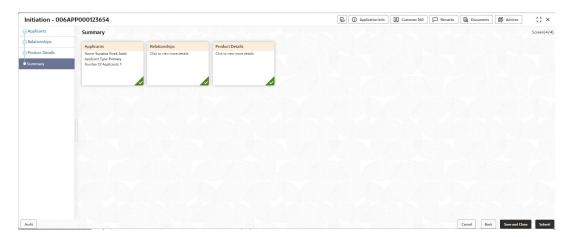
The Summary displays the tiles for all the data segments in the Application Initiation Process. The tiles display the important details captured in the specified data segment.

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

The **Summary - Application Initiation** screen displays.



Figure 1-22 Summary



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

Table 1-15 Summary - Application Initiation - Field Description

Data Segment	Description
Customer Information	Displays the customer information details.
Savings Account Details	Displays the savings account details.
Current Account Details	Displays the current account details.
Loan Details	Displays the loan details.
Term Deposit Details	Displays the term deposit details.
Credit Card Details	Displays the credit card details.
Back	Click Back to navigate to the previous data segment within a stage.
Next	Click Next to navigate to the next data segment, after successfully capturing the data. The system validates for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action. (i) Note Next is deactivated in the Summary screen as the capture of data across all the data segments in this stage are completed.
Save and Close	Click Save and Close to save the data captured. The captured data is available in the My Task list for the user to continue later.
Submit	Click Submit to submit the application. The system triggers the business validation to ensure the application is entitled for submission to the next stage.
Cancel	Click Cancel to terminate the application and the status of the application. Such applications cannot be revived later by the user.



2. Click **Submit** to reach the OUTCOME, where the overrides, checklist and documents for this stage can be validated or verified.

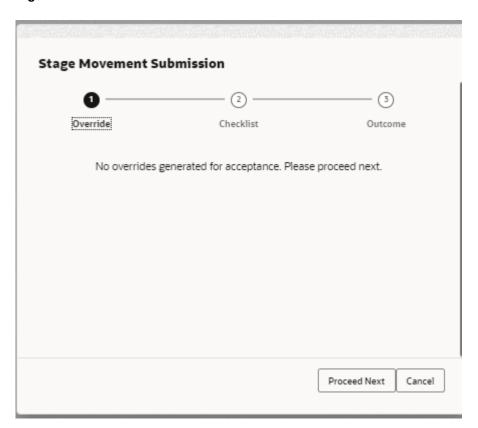
Application De-Dupe:

Based on the configuration set in the Origination Preference screen, the application dedupe serivce is enabled.

If application dedupe service is enabled, System will check that any application is in progress for same product and customer combination. On Submit, if any duplicate application exists, override will show a message with other in progress application numbers. User can select the override check box and proceed or take appropriate action.

The Stage Movement Submission - Override screen displays.

Figure 1-23 Override



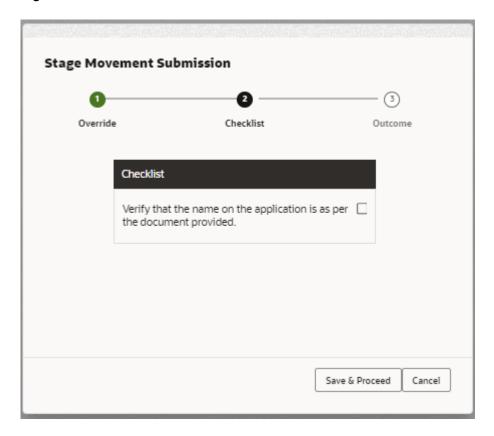
The **Overrides** are basically warnings that are raised during the business validations. The user has to accept the overrides to proceed further. Alternatively, the user can go back and correct the data to ensure overrides do not arise.

3. Click Proceed Next.

The Stage Movement Submission - Checklist screen displays.



Figure 1-24 Checklist



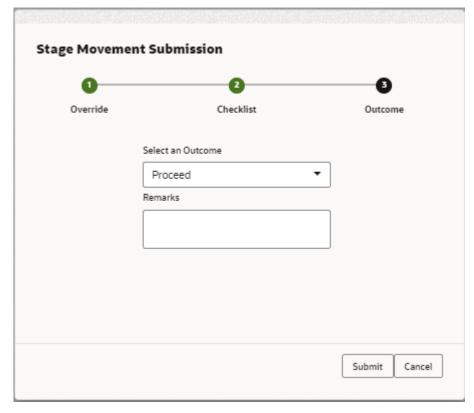
The **Checklist** configured in the business process for the business product displays here. Checklist are the check points that the user has to accept having confirmed.

- **4.** Select the check-box to accept the checklist.
- 5. Click Save and Proceed.

The Stage Movement Submission - Outcome screen displays.



Figure 1-25 Outcome



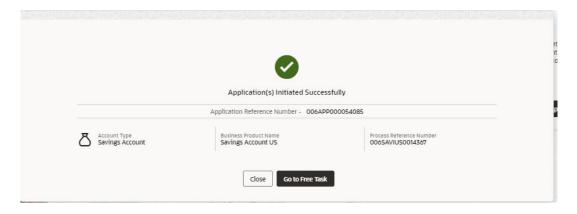
- 6. Select **Proceed** outcome from the **Select an Outcome** drop-down list. Available options:
 - Proceed
 - Reject By Bank

Outcomes configured in the conductor workflow for the business process is available in the dropdown list.

- Enter the remarks in Remarks.
- 8. Click Submit.

The **Confirmation** screen displays.

Figure 1-26 Confirmation





On successful submission, the above pop-up displays and displays the next stage in which the application has moved. The **Application Reference Number** and the **Process Reference Number** displays. If the user has access to the next stage, the user can view the Application number and take action on it.

Post this, the origination of the life cycle of the individual product is triggered. All the child **Process Reference Number** are linked to the **Parent Application Reference Number** and can be queried by the **Application Reference Number** itself.

Click Go to Free Task.

The Free Tasks screen displays.

If the user has access to the next stage, the user can view the view the Application number and take action on it.

1.3 In-Principle Approval

This topic describes the information about the request and approval of In-Principle Approval.

In-Principle Approval enables the bank user to check the eligibility of the loan by assessing the financial status and personal details of the applicant.

This topic contains the following subtopics:

New Request

This topic provides the systematic instructions to raise the new IPA request.

IPA Initiation

This topic describes the information to initiate the application for the In-Principle Approval by capturing the required details.

IPA Approval

This topic describes the information to assess and approve the IPA application.

Enquiry

This topic provides the systematic instructions to enquire the loan products with IPA through the various search criteria and convert IPA to normal loan.

1.3.1 New Request

This topic provides the systematic instructions to raise the new IPA request.

The **New Request** screen displays the loan product types for which the IPA is supported. The supported loan product types are as follows:

- Home Loan
- Vehicle Loan

Specify User ID and Password, and login to Home screen.

- On Home screen, click Retail Banking.
- Under Retails Banking, click In-Principle Approval. Under In-Principle Approval, click New Request.

The New Request screen displays.



Figure 1-27 New Request

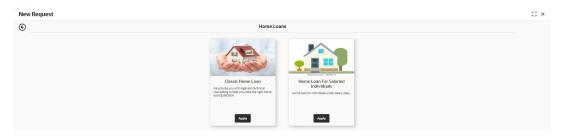


3. Select the product type.

If Loan Type is selected as Home Loan, the Home Loan screen displays.

Figure 1-28 Home Loan

Figure 1-29 Home Loan



4. Select the specific business product.

The **Home Loan with IPA Product Details** screen displays.

Figure 1-30 Home Loans with IPA Product Details



Table 1-16 Home Loans with IPA Product Details – Field Description

Field	Description
Product Image	Displays the product image.



Table 1-16 (Cont.) Home Loans with IPA Product Details – Field Description

Field	Description
Business Product Name	Displays the business product name.
Product Description	Displays a short description of the business product.
Features	Displays the various features updated for the business product. The system can display multiple statements for a feature name.
Eligibility Criteria	Displays the various eligibility criteria updated for the business product. The system can display multiple statements for eligibility name.
Fees and Charges	Displays the various Fees & Charges updated for the business product. The system can display multiple statements for fee and charges name.
Apply Now	It allows to initiate the origination process for the selected product with IPA.
Brochure	It allows to view or download the product brochure.
Terms & Conditions	It allows to view or download the Terms & Condition document for the business product.

5. Click **Apply** to initiate the IPA application for the selected product with IPA.

1.3.2 IPA Initiation

This topic describes the information to initiate the application for the In-Principle Approval by capturing the required details.

IPA Initiation allows the bank user to initiate IPA request by capturing the required details.

The system automatically triggers the Initiate IPA request and generates an IPA Reference number. The three-panel screen displays the Application Numbers in the header, while the data segments for this stage are made available on the left-hand side widget. The central panel is where the user will be able to view or capture the details for the specific data segment.

Click Apply Now from Product Details screen to initiate the new IPA Request.

The **IPA Initiation** process has the following reference data segments:

Applicants

This topic provides the systematic instructions to capture the customer-related information for the application.

Relationship

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

IPA Details

This topic provides the systematic instructions to capture the product or property-related information for the IPA application.

Financial Details

This topic provides the systematic instructions to capture the financial details of the applicant for IPA application.

Credit Rating Details

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



Qualitative Scorecard

This topic provides the systematic instructions to capture the relevant evaluation details Applicant wise (if more than one applicant) and the scores are automatically displayed based on the Question / Answer configuration provided for this type of score card.

Assessment Details

This topic provides the systematic instructions to view the total weightage score of the Applicant or Applicants, in case of multiple Applicants in the IPA Initiation.

Summary

This topic provides the systematic instructions to view the tiles for all the data segments in the IPA Initiation Process.

1.3.2.1 Applicants

This topic provides the systematic instructions to capture the customer-related information for the application.

The **IPA Initiation** process starts with the **Applicants** data segment.

- On Home screen, click Retail Banking.
- 2. Under Retails Banking, click In-Principle Approval. Under In-Principle Approval, click New Request.

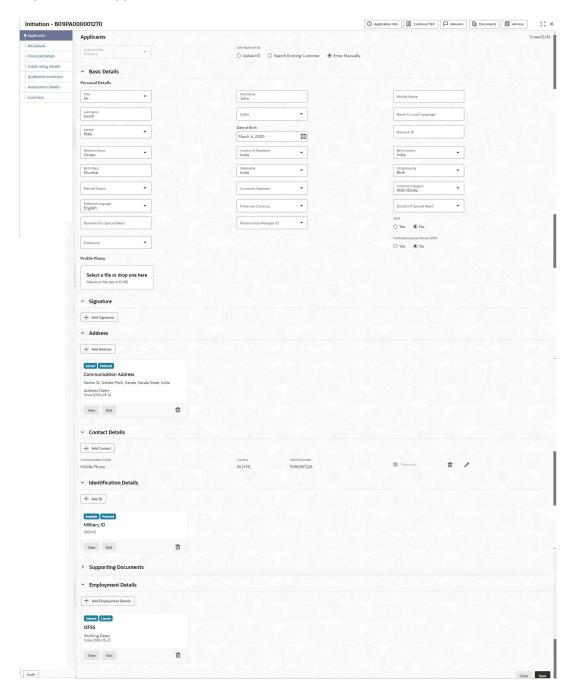
The New Request screen displays.

- 3. Select the product type and select the product.
- Click Proceed.

The Applicant screen displays.



Figure 1-31 Applicant



- Click Save and Close to save the data captured. The captured data is available in the My Task list for the user to continue later.
- 6. Click **Cancel** to terminate the application and the status of the application. Such applications cannot be revived later by the user.
- Click Upload Document to fetch the customer information from the uploaded documents.
 The Applicants Upload Document screen displays.

Figure 1-32 Applicant- Upload Document

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



Table 1-17 Applicant- Individual – Field Description

Field	Description
Applicant Role	Displays the applicant role. By default the Primary role appears in this field.
	Select the applicant role (Join, Guardian, Custodian, Guarantor, etc) in case the user add multiple applicant in single application.
Add Applicant By	 Select the mode from which the user need to add new applicant. The available options are: Upload Documents - Using this option user can upload identification documents of the application to extract the details. Search Existing Customer - This option is used if the applicant is an existing customer of the bank. On selecting the existing customer, the details appears in the respective sections which are already stored. Enter Manually - This option is used if user wants to enter all the applicant details manually.
Upload ID	Select the document which is used from extracting applicant details. The available options are: • State Issued Drivers License • Passport This field appears if the Upload ID option is selected.
Country of Issue	Select the country in which the document is issued. This field appears if the Upload ID option is selected.
Select and Drop here	Drag and drop the document file or click on Select or drop files here to browse and upload the document from the local system. PNG and JPEG file formats are supported. 10MB maximum file size is allowed. This field appears if the Upload ID option is selected.
CIF Number	Search and select the CIF number.
	This field appears if the Search Existing Customer option is selected. The system identifies if the selected CIF number matches the Office of Foreign Assets Control (OFAC) list once it is entered. If response is positive then an error appears stating the selected CIF is of an Invalid Customer Status . The account opening process is not initiated with that customer.
Advanced Search	Click this button to perform party search using advance parameters. For more information on advance search, refer the Advanced Search section below. This field appears if the Search Existing Customer option is selected.
Basic Details	In this section the user can manually capture the basic details of applicant. This section appears if the Enter Manually option is selected from the Add Applicant By drop down list.
Salutation	Select the salutation of the applicant from the drop-down list.
First Name	Specify the first name of the applicant.
Middle Name	Specify the middle name of the applicant.
Last Name	Specify the last name of the applicant.



Table 1-17 (Cont.) Applicant- Individual – Field Description

Field	Description
Suffix	Specify the suffix for the applicant. This options in this list appears based on the configured entity code in the Oracle Banking Party product.
Name In Local Language	Specify the applicant's name in their local language.
Gender	Specify the Gender of the applicant from the drop-down list.
Date of Birth	Select the date of birth of the applicant.
National ID	Specify the national identification code of the applicant.
Resident Status	Select the residential status of the applicant from the drop-down list. Available options are:
	Resident Alien
	Non-Resident Alien Citizen
Country of Residence	Search and select the country code of which the applicant is a resident.
Birth Country	Specify the birth country of the applicant.
Birth Place	Specify the birth place where the applicant has born.
Nationality	Search and select the country code where the applicant has nationality.
Citizenship By	Search and select the country code for which applicant has citizenship.
Marital Status	Select the marital status of the customer from the drop-down list. Available options are:
	Married
	Unmarried
	Legally SeparatedWidow
Customer Segment	Select the segment of the customer. Available options are:
	Emerging Affluent
	High Net worth Individuals
	Mass Affluent
	Ultra HNI
Customer Category	Select the category of the customer.
Preferred Language	Select the preferred language.
Preferred Currency	Select the preferred currency.
Details Of Special Need	Select the special need details. Available options are:
	Blindness
	Cerebral Palsy Low vision
	Locomotor disability
	Leprosy-cured
	Mental retardation
	Mental illness
	Hearing Impairment
Remarks For Special Need	Specify the remarks for the special need selected.
Relationship Manager ID	Search and select the Relationship Manager ID for the applicant.
Staff	Select the toggle to indicate if the customer is employee of the bank.
Profession	Select the profession of the customer.



Table 1-17 (Cont.) Applicant- Individual – Field Description

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



Table 1-17 (Cont.) Applicant- Individual – Field Description

Field	Description
Address To	Select the date when the applicant last lived at the specified address. This field appears if the No option is selected in the Current Address field.
Address	Specify the address to search for the already captured address.
	Based on the configuration, on entering a few letters, the system fetches the related address that is already captured.
	Based on the selection, the fields are fetched in the address section.
Address Line 1	Specify the building name. Note: The maximum length is 35 characters.
Address Line 2	Specify the street name. Note: The maximum length is 35 characters.
Address Line 3	Specify the city or town name. Note: The maximum length is 35 characters.
Country	Select and search the country code.
State / Country Sub Division	Specify the state or country sub division. This field appears based on the selected country code.
Zip Code / Post Code	Specify the zip or post code of the address.
Addition Info	In this section, user can provide addition information.
Sub Department	Specify the sub department.
Department	Specify the department.
Building Number	Specify the building number.
Post Box	Specify the post box code.
District Name	Specify the district name.
Floor	Specify the floor number.
Room	Specify the room number.
Locality	Specify the locality.
Landmark	Specify the landmark.
Contact Name / Narrative	Specify the name of the contact person.
<added record="" tile=""></added>	In this tile, user can view the added address details. Below details appears in the tile: Current status> this flag appears only if Yes option is selected. Preferred ID status> this flag appears only if Yes option is selected.
	Address Type Address dates
	Address line 1,2,3
	Country
	State
	Click the Edit to edit the added address details.
	Click the View to view the added address details.
	Click to delete the added address details.
Contact Details	In this section, user can provide digital contact details.
Communication Mode	Select the communication mode from the drop-down list. The available options are: Mobile Phone Email



Table 1-17 (Cont.) Applicant- Individual – Field Description

Field	Description
Country	Select the country along with international subscriber dialing code of the mobile phone from the drop-down list. The drop-down list option consist of Country Code, Country Name and Subscriber Dialing Code.
	This field appears only if the Mobile Phone option is selected as communication mode.
Mobile Number	Specify the mobile number.
Contact Sub Type	Select the contact type from the drop-down list. The available options
	are: • Residence
	Business
	Mobile
	Others
	Note : The contact preferred flag, which was previously captured as a contact sub type.
Email Id	Specify the email ID. This field appears only if the Email option is selected as communication mode.
Preferred	Select to indicate if the given record is the preferred one.
Action	User can edit or delete the added mobile details.
Identification Details	User can add, view and edit the identification details in this section.
	Click the Add ID button to add Identification details.
ID Type	Specify the ID type.
	The available options are:
	• Military ID
	Birth Certificate SIN
	Permanent Resident Card
	• SIN
	Passport
	• SSN
ID Status	Specify the status of the selected ID type.
	The available options are:
	Verification Pending
	Applied For Available
	Notice Received
Unique ID	Specify the unique identification code of the selected type. User can enter the unique ID only if the ID Status is Available .
Place Of Issue	Specify the place where the ID is issued to the user.
Issue Date	Specify the date from which the ID is valid.
Expiry Date	Specify the date till which the ID is valid.
Preferred	Select to indicate whether added ID details are preferred among all others.
	In case of multiple ID details, it is mandatory to mark any one of the ID details as Preferred.
Remark	Specify the remark. Click the Save button to save the entered ID details.



Table 1-17 (Cont.) Applicant- Individual – Field Description

Field	Description
<added record="" tile=""></added>	In this tile, user can view the added ID details. Below details appears in the tile: ID Status Preferred ID status> this flag appears only if Yes option is selected. ID Type Unique ID Click to edit the added ID details. Click to delete the added ID details. Click to delete the added ID details.
Supporting Document	This section displays the status of the supporting documents that customer provides to get onboard. User can view, Document Name Document Number Document Issue Date Document Expiry Date Attached Files In case of exiting party, already captured documents fetched in this section. User can add, edit or delete the documents. Click Edit to add or edit the document. The Document popup appears. Below fields appears in the popup.
Document Name	Select the name of the document from the drop-down list. The available options are: SSN Bank Statement Passport Salary Slip Driving License Aadhaar Pan Card Voter Id
Document Number	Specify the unique number of the selected document.
Document Issue Date	Specify the date from which the document is valid.
Document Expiry Date	Specify the date on which the document is expired.
Attached Files	Displays the number of documents attached.
Action	Select the action to upload or perform on the added documents. The available actions are: Save: Click to save the uploaded documents. Upload: Click to upload the documents. Edit: Click to edit the added documents. Delete: Click to delete the added documents.



Table 1-17 (Cont.) Applicant- Individual – Field Description

Field	Description
Employment Details	In this section user can capture the employment details of the applicant.
Employment Type	Select the employment type. The available options are: Salaried Self Employed
Salaried	Below field appears if the Salaried option is selected from the Employment Type list. In this section user can capture salaried employment details. The below fields appears if salaried employment details are already captured. Employer Code Employer Name Employer Description Employer Address Employee Type Industry Type Organization Category Demographics Current Employer Working Since Working Till Employee ID Designation
	Level or Grade User can edit, view, or delete already added details.
Employer Code	Specify the employer code or click to search the employer code. The pop-up appears to fetch the employer code. Specify Employer Code or Employer Name to fetch the details.
Employer Name	Displays the employer name of the selected employee code.
Employer Description	Specify the employer description.
Employer Address	Specify the employer address.
Employee Type	Select the employee type from the drop-down list. The available options are: Full Time Part Time Contract Permanent Note: This field is optional.



Table 1-17 (Cont.) Applicant- Individual – Field Description

Field	Description
Industry Type	Select the industry type from the drop-down list.
	The available options are:
	• IT
	Bank Services
	Manufacturing
	• Legal
	Medical
	Engineering
	School/College
	• Others
Organization Category	Select the organization type from the drop-down list.
	The available options are:
	Government NGO
	Private Limited
Demographics	Select the demographics from the drop-down list.
Domograpmoo	The available options are:
	Global
	Domestic
Current Employer	Select whether the applicant works currently in this role.
	The available options are:
	• Yes
	• No
Working Since	Select the employment start date.
Working Till	Select the employment last date.
Employee ID	Specify the employee ID.
Grade	Specify the grade.
Designation	Specify the designation.
Self Employed	Below field appears if the Self Employed option is selected from the
	Employment Type list. In this section user can capture self-employment or professional
	details of customer.
	Below fields appears if self-employment or professional details are already captured.
	Professional Name
	Professional Description
	Professional Email ID
	Company /Firm Name
	Registration Number of Company Coast Rate
	Start Date End Date
	User can edit, view or delete already added details.
Professional Name	Specify the professional name.
Professional Description	Displays the professional description.
Professional Email ID	Specify the professional email ID.
Company /Firm Name	Specify the company or firm name.
Company /Firm Name	opeony the company of firm hame.



Table 1-17 (Cont.) Applicant- Individual – Field Description

Field	Description
Registration Number of Company	Specify the registration number.
Start Date	Specify or select the start date of company.
End Date	Specify or select the end date of company.
<added record="" tile=""></added>	In this tile, user can view the added employment details. Below details appears in the tile: Employment Type Current Employer> this flag appears only if Yes option is selected. Employer Name Working Dates Click to edit the added ID details. Click to view the added ID details.

Advanced Search

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

User can perform search on below party types:

For Individual

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

For Non-Individual

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

To search for a party using the advanced search:

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

Below screenshot refers the



Figure 1-33 Advanced Search - Individual

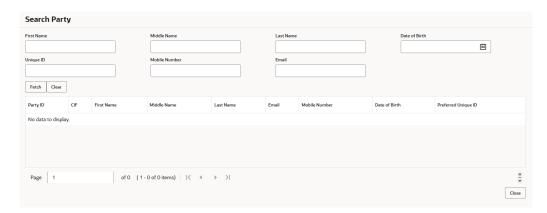
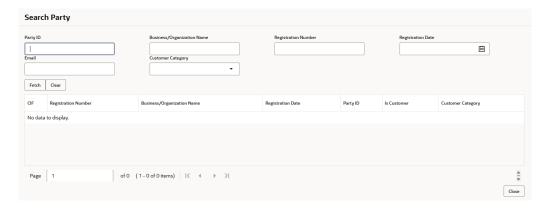


Figure 1-34 Advance Search - Small Medium Business Products



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

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

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

The tile comprises of below fields:

- <Applicant Role>
- < KYC Status>
- <Applicant Photo>
- <First Name, Middle Name, Last Name>
- <Title>
- CIF Number
- Date of Birth
- **Initiate**: This button appears if the **Early KYC** is selected while configuring the product in the **Business Product Configuration** screen.
- **10.** Click **Initiate** to initiate the Know Your Customer (KYC) process of the added applicant. It is mandatory to complete the KYC process successfully to proceed.

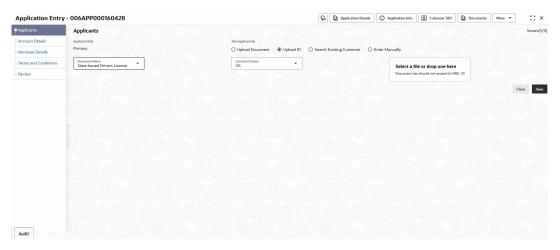
To upload document for fetching customer information:



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

The Applicants - Upload ID screen displays.

Figure 1-35 Application Entry - Upload ID



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

Table 1-18 Applicants - Upload Document - Field Description

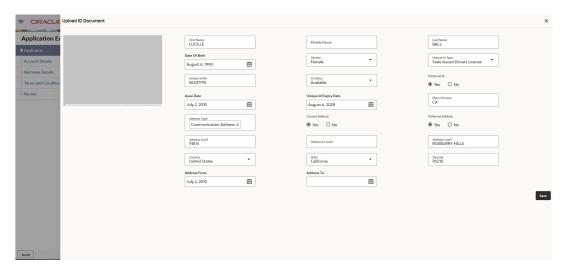
Field	Description
Document Name	Select the document name from the drop-down list.
	The available options are:
	Driving License
	• Passport
Country of Issue	This field is defaulted for the document name is selected.
	Note: This field is editable.
Upload Document	Click on Select a file or drop one here to browse and upload the document from the local system.
	Note: PNG and JPEG file formats are supported.

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

The Verify Information screen displays.



Figure 1-36 Verify Information



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

Table 1-19 Verify Information – Field Description

Field	Description
First Name	The information in this field is automatically populated with the extracted data. User can modify the first name of the applicant if required.
Middle Name	The information in this field is automatically populated with the extracted data. User can modify the middle name of the applicant if required.
Last Name	The information in this field is automatically populated with the extracted data. User can modify the last name of the applicant if required.
Date of Birth	The information in this field is automatically populated with the extracted data. User can modify the date of birth of the applicant if required.
Gender	The information in this field is automatically populated with the extracted data. User can modify the gender of the applicant if required.
Unique ID Type	Displays the unique ID type of the applicant based on the document uploaded.
Unique ID Number	The information in this field is automatically populated with the extracted data. User can modify the Unique ID number of the applicant if required.
ID Status	The information in this field is automatically populated with the extracted data. User can modify the ID status of the applicant if required.
Preferred ID	The information in this field is automatically populated with the extracted data. User can modify the preferred ID by clicking Yes or No .
Issue Date	This field is pre-populated with the extracted data. Modify the issue date of the driving license, if required. This field appears only if the Document Name is selected as Driving License .



Table 1-19 (Cont.) Verify Information – Field Description

Field	Description
Unique Id Expiry Date	The information in this field is automatically populated with the extracted data. User can modify the unique ID expiry date of the applicant, if required.
Place Of Issue	The information in this field is automatically populated with the extracted data. User can modify the place of issue of the applicant, if required.
Address Type	Select the address type for the applicant from the drop-down list.
	Residential Address
	Communication Address
Current Address	Select to indicate if entered address can be marked as current address type.
Preferred Address	Select to indicate if the selected address type as preferred address type.
Address	Specify the address to search for the already captured address.
	Depending on the setup, when a user inputs a few characters, the system retrieves the corresponding address that has already been recorded
	Based on the selection, the fields are fetched in the address section.
Address Line 1	Specify the building name.
Address Line 2	Specify the street name.
Address Line 3	Specify the city or town name.
Country	Select and search the country code.
State / Country Sub Division	Specify the state or country sub division. This field appears based on the selected country code.
Zip Code / Post Code	Specify the zip or post code of the address.
Address From	Select the date from when user were connected with the given address.
Address To	Select the date till when user are connected with the given address.
Update Address	Select the option whether the address has to be updated with the extracted data.
	The available options are:
	• Yes
	• No

- 15. Click **Save** to save pre-populated the data fields in the **Customer Information** screen.
- **16.** Click **OK** to override the data fields with the extracted data. also click **Cancel** to cancel the override action and return to the **Verify Information** screen.
- 17. Click **Next** to navigate to the next data segment, after successfully capturing the data. The system validates for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take an action. The User cannot to proceed to the next data segment, without capturing the mandatory data.



1.3.2.2 Relationship

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

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

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

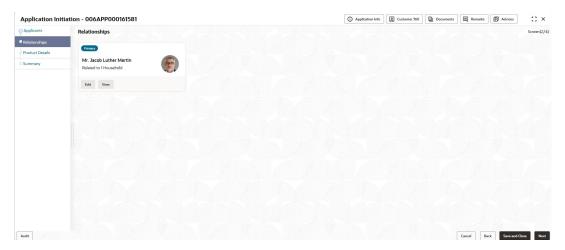
This data segment is applicable only for Individual type of customer.

To add relationships of customers:

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

The **Relationships** screen displays.

Figure 1-37 Relationship

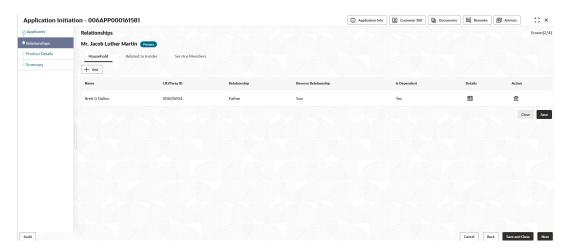


2. Click Edit on the applicant tile to add relation of the applicant.

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



Figure 1-38 Relationships - Household



Note

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

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

Table 1-20 Household tab – Field Description

Field	Description
Name	Click search and select the other existing applicants from the list associated with the application. User can also specify the name of the new applicant which not listed in the customer record.
CIF/Party ID	Specify the CIF/Party ID of the applicant's relation.
Relationship	Select the relationship of the applicant from the drop-down list. The available options are: Spouse Father Mother Daughter Son Guardian Ward Grand Parent Grand Child Other
Reverse Relationship	Select the reverse relationship of the applicant from the drop-down list. The options of this field displays based on selected relationship.
Is Dependent	Select the dependency with the applicant. • Yes • No



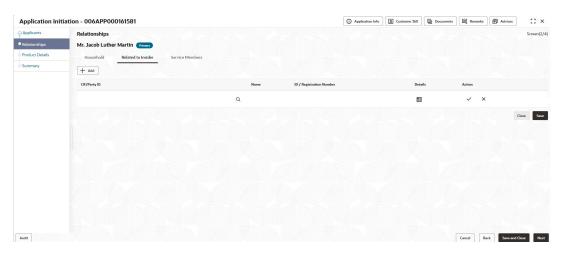
Table 1-20 (Cont.) Household tab - Field Description

Field	Description
Details	Click to view the following details in the pop-up list. Unique ID Mobile Number Email Household Added on
Action	Click to add the record. Click to delete the added record. Click to delete the saved record.

Click Related to Insider tab.

The Related to Insider tab displays.

Figure 1-39 Relationship - Related to Insider



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

Table 1-21 Related to Insider tab – Field Description

Field	Description
CIF/Party ID	Specify the CIF/Party ID of the applicant's relation.
Name	Specify the name of the applicant's relation.
ID/Registration Number	Specify the ID/Registration number of the applicant's relation.

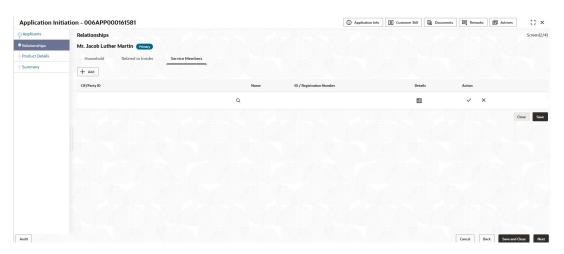


Table 1-21 (Cont.) Related to Insider tab - Field Description

Field	Description
Details	Click to view the following details in the pop-up list. Mobile Number Email Relationship Reverse Relationship Insider Added on
Action	Click to add the record. Click to delete the added record. Click to delete the saved record.

6. Click Service Member tab

The **Service Member** tab displays.



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

Table 1-22 Service Members tab – Field Description

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



Table 1-22 (Cont.) Service Members tab – Field Description

Field	Description
Action	Click to add the record.
	Click to delete the added record.
	Click to delete the saved record.

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

1.3.2.3 IPA Details

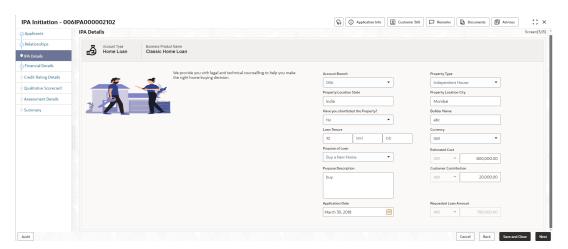
This topic provides the systematic instructions to capture the product or property-related information for the IPA application.

The IPA Details data segment allows capturing the product and property-related information for the IPA application.

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

If **Product Type** is selected as **Home Loan** with IPA, the **IPA Details - Home Loan** screen displays.

Figure 1-40 IPA Details



2. Specify the details in the relevant data fields.

Note
 The fields, which mentioned as Required, are mandatory.



Table 1-23 IPA Details - Field Description

Field	Description
Account Type	Displays the account type based on the product selected in the In- Principle Approval.
Business Product Name	Displays the business product name based on the product selected in the In-Principle Approval.
Product Image	Displays the business product image.
Product Description	Displays the short description captured for the product in the Business Product configuration.
Account Branch	Select the Account Branch from the drop-down list.
Property Type	Select the type of property from the drop-down list.
	The options are
	Independent House
	Villa Apartment
	Others
Property Location State	Specify the state where the property is located.
Property Location City	Specify the city where the property is located.
Have you shortlisted the	Select whether the property have been shortlisted or not.
property?	The options are
	• Yes
	• No
Builder Name	Specify the name of the Builder
Loan Tenure	Select the loan tenure in year, months and days.
	The system will validate the minimum and maximum tenure for the selected currency.
Currency	Select the currency from the drop-down list, if required. Available options in the drop-down list are based on the currency allowed for the selected business product. By default, the base currency of user logged-in branch is displayed. This field is mandatory.
Purpose of Loan	Specify the loan purpose.
Purpose Description	Specify the describe the purpose of borrowing loan.
Estimated Cost	Specify the estimated cost for the Home Project or Vehicle.
Customer Contribution	Specify the margin amount contributed by the customer.
	Customer Contribution can be zero also.
Requested Loan Amount	Displays the requested loan amount.
	Request Loan Amount = Estimated Cost - Customer Contribution
Application Date	Select the application date from the calendar list.
First Home Buyer	Select to indicate whether the applicant is first home buyer.
IPA Details (Vehicle Loan)	Below fields appears if user applies for Vehicle Loans.
Vehicle Category	Select the category of the Vehicle. The options are
	• Two-Wheeler
	• Three-Wheeler
	Four-Wheeler This field is mandatory.
Maka	
Make	Select the manufacturer name.
Model	Specify the Vehicle model.



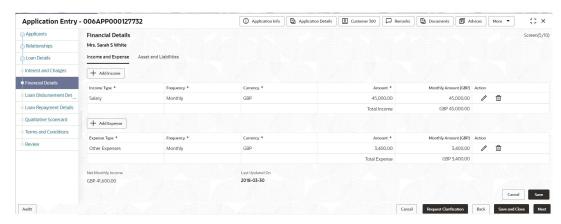
1.3.2.4 Financial Details

This topic provides the systematic instructions to capture the financial details of the applicant for IPA application.

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

The Financial Details screen displays.

Figure 1-41 Financial Details - Individual



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

Table 1-24 Financial Details: Individual – Field Description

Field	Description
<applicant name=""></applicant>	Displays the applicant name as captured in the Applicant data segment.
Income and Expenses	In this tab you can capture the income and expenses of the applicant.
	In case on existing applicant you can view already added income and expense in tabular format.
	Click Add Income or Add Expenses button to add respective records.
Income Type	Select the type of income to specify the amount.
	Salary
	Agriculture
	Business
	Investment Income
	Interest Amount
	Pension
	Bonus
	Rentals
	Cash Gifts
	Other Income
	The options in the list appears based on the entity code configuration



Table 1-24 (Cont.) Financial Details: Individual – Field Description

Field	Description
Expenses Type	Select the type of expenses to specify the amount. Household Medical Education Vehicle Fuel Rentals Other Expenses Loan Payments Utility Payments Insurance Payments Credit Card Payments The options in the list appears based on the entity code configuration.
Frequency	Select the frequency for the selected income type. The available options are: Daily Weekly Bi-Weekly Monthly Quarterly Half-Yearly Yearly
Currency	Select the currency of the selected type. The currencies that are paired with product appears for selection.
Amount	Specify the amount for the selected type.
Monthly Amount (<account currency="">)</account>	Displays the monthly amount of the selected type. The system evaluates and converts the amount which is entered in the Amount field with the Currency which is selected in the Account Details data segment.
Action	Select the action to perform on added record. - Click to edit the record. - Click to delete the record.
Total Income	Displays the total income of all the added income type along with the selected account currency.
Total Expenses	Displays the total expenses of all the added expenses type along with the selected account currency.
Net Monthly Income	Displays the total monthly income over expenses. This amount is calculated as Net Monthly Income = Total Income -Total Expense



Table 1-24 (Cont.) Financial Details: Individual – Field Description

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



1.3.2.5 Credit Rating Details

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

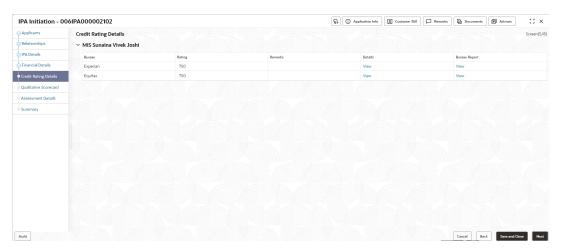
Credit Rating Details data segment will provide the information on the External Rating Agencies Rating / Scores for the Applicant. If the applicants are more than one, accordingly the information against each applicant / borrower will be provided. The interface with external rating agencies will be provided.

Oracle Banking Origination is now integrated with Bureau Integration Service to fetch the details of the Rating for the given applicant(s). The Bank will have an option to use this integration service or use the manual process of entering the Bureau score in the Credit Rating DS.

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

The Credit Rating Details screen displays.





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

Table 1-25 Credit Rating Details – Field Description

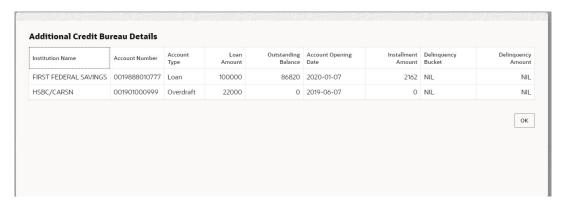
Field	Description
<customer along="" image="" name="" with=""></customer>	Displays the customer name along with image.
Agency Name	Displays the configured agency.
Ratings	Displays the ratings. The system populates the credit rating score from the Bureau Integration Service.
Remarks	Specify the remarks.

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

The Additional Credit Bureau Details screen is displayed.



Figure 1-43 Additional Credit Bureau Details



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

Table 1-26 Additional Credit Bureau Details - Field Description

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



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

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

1.3.2.6 Qualitative Scorecard

This topic provides the systematic instructions to capture the relevant evaluation details Applicant wise (if more than one applicant) and the scores are automatically displayed based on the Question / Answer configuration provided for this type of score card.

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

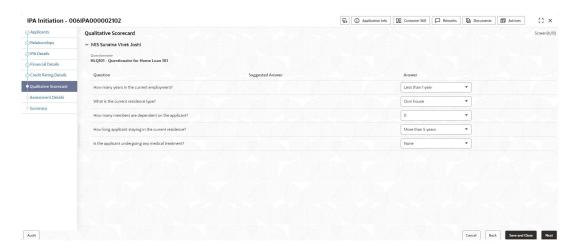


The relevant qualitative score card ID is attached to the Current Account Business Product and thereby the Current Account inherits the score card attributes for evaluation.

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

The Qualitative Scorecard screen displays.

Figure 1-44 Qualitative Scorecard



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

(i) Note

The fields, which mentioned as Required, are mandatory.

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

Table 1-27 Qualitative Scorecard – Field Description

Field	Description
Applicant Name	Displays the name of the applicant.
Questionnaire Code	Displays the Questionnaire code.
Questionnaire Description	Displays the description of the Questionnaire code.
Question	Displays the question configured for the Questionnaire code.
Suggested	Display the answers that are mapped. This responses are suggested based on the applicant's documents that are uploaded and sent to Large Language Model (LLM).
Answer	Select the answer from the drop-down values available. The answers are populated based on the Answers configured in the Questionnaire code.

1.3.2.7 Assessment Details

This topic provides the systematic instructions to view the total weightage score of the Applicant or Applicants, in case of multiple Applicants in the IPA Initiation.

The **Assessment Details** Data Segment displays the total weightage score of the Applicant or Applicants, in case of multiple Applicants in the IPA Initiation. The **Assessment Details** screen

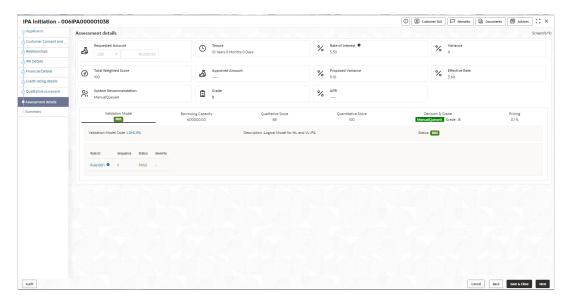


enables the user to understand the evaluation and provide the system recommendation based on the following parameters:

- Validation Model
- Borrowing Capacity
- Qualitative Score
- Quantitative Score
- Decision and Grade
- Pricing
- Click Next in Qualitative Scorecard screen to proceed with the next data segment, after successfully capturing the data.

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

Figure 1-45 Assessment Details - Validation Model

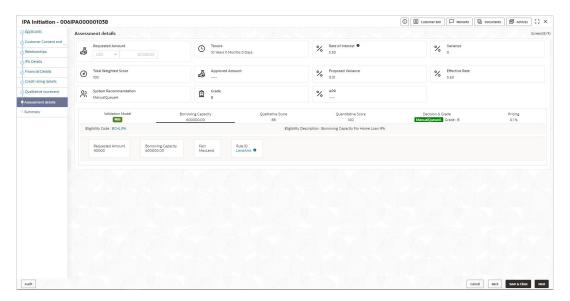


Click Borrowing Capacity tab under Assessment Details screen to view the borrowing capacity of the applicant.

The Assessment Details - Borrowing Capacity screen displays.



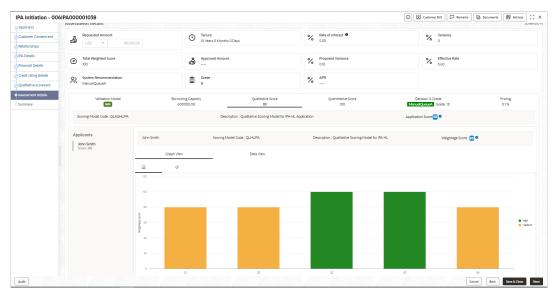
Figure 1-46 Assessment Details – Borrowing Capacity



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

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

Figure 1-47 Assessment Details – Qualitative Score – Graph View



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

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



Figure 1-48 Assessment Details - Qualitative Score - Data View

(i) Note

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

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

The Assessment Details – Quantitative Score – Graph View screen displays.

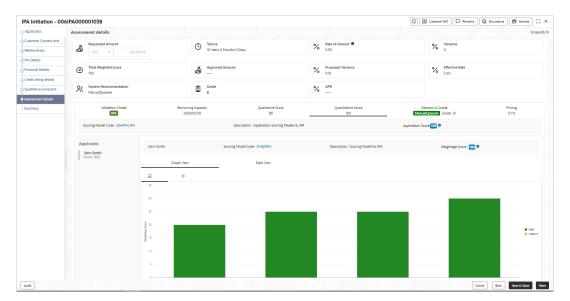


Figure 1-49 Assessment Details - Quantitative Score - Graph View

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

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



Figure 1-50 Assessment Details - Quantitative Score - Data View

Note

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

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

The Assessment Details – Decision and Grade screen displays.

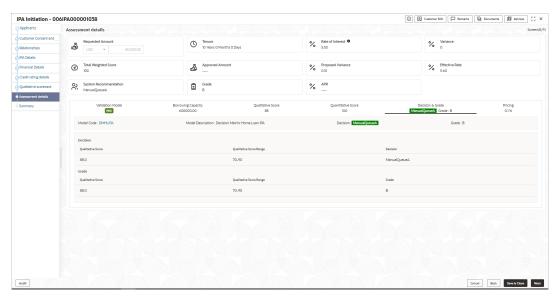


Figure 1-51 Assessment Details – Decision & Grade

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



Figure 1-52 Assessment Details - Pricing

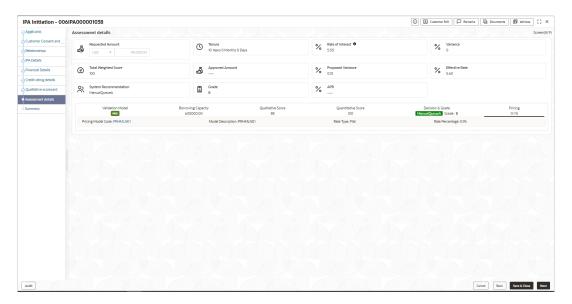


Table 1-28 Assessment Details – Field Description

Field	Description
Requested Amount	Specify the requested overdraft amount.
Tenure	Displays the tenure.
Base Rate	Displays the interest rate without including margin/variance.
0	Displays the rate type.
Margin	Displays the customer margin in percentage. This field displays if the Rate Type is selected as Floating.
Variance	Displays the variance in percentage. This field displays if the Rate Type is selected as Fixed.
Total Weightage Score	Displays the total weightage score.
Approved Amount	.Displays the approved loan amount. If the System Recommendation is Approved.
	This field appears blank if the System Recommendation is Manual and Rejected .
Proposed Margin	Displays the margin proposed by Decision service in percentage. This field displays if the Rate Type is selected as Floating .
Proposed Variance	Displays the variance proposed by Decision service in percentage. This field displays if the Rate Type is selected as Fixed
Effective Rate	Displays the effective rate of interest.
System Recommendation	Displays the system recommendations.
	The available options are:
	Approved
	• Manual
	Rejected



Table 1-28 (Cont.) Assessment Details – Field Description

Field	Description
Grade	Displays the grade of the applicant.
APR	Displays the annual percentage rate value
Validation Model	Displays the field details related to Validation Model.
Validation Model Code	Displays the validation model code configured for the product.
Description	Displays the description of the configured validation model.
Status	Displays the overall status of the validation model.
Rule ID	Displays the Rule ID configured in the validation model.
Sequence	Displays the sequence of the configured rules.
Status	Displays the status of the configured rule.
Borrowing Capacity	Displays the field details related to Borrowing Capacity.
Eligibility Code	Displays the unique eligibility code configured for the product.
Eligibility Description	Displays the description of the configured eligibility.
Requested Amount	Displays the requested card limit.
	If the calculated Borrowing Capacity is more than the Requested Amount, then Approved Amount is stamped to Requested Amount.
Borrowing Capacity	Displays the calculated borrowing capacity of the applicant.
Fact	Displays the fact configured in the eligibility code.
Rule ID	Displays the rule configured in the eligibility code.
Qualitative Score	Displays the field details related to Qualitative Score.
Scoring Model Code	Displays the scoring model code configured for the product.
Description	Displays the description of the scoring model.
Weightage Score	Displays the overall weightage score for the applicant(s).
	The weightage score also displays in the respective applicant's tab in case of the multiple applicants.
Qualitative Score - Scoring Details	Displays the scoring details related to Qualitative Score.
Question Code	Displays the question code configured for Qualitative Scoring Model.
Question	Displays the question configured in question code.
Value	Displays the answers provided by the applicant.
Score	Displays the calculated score based on the answers.
Quantitative Score	Displays the field details related to Quantitative Score.
Scoring Model Code	Displays the scoring model code configured for the product.
Description	Displays the description of the scoring model.
Weightage Score	Displays the overall weightage score for the applicant(s).
	The weightage score also displays in the respective applicant's tab in case of the multiple applicants.
Quantitative Score - Scoring Details	Displays the scoring details related to Quantitative Score.
Feature	Displays the feature configured in the Quantitative Scoring Model.
Value	Displays the value of the application for the configured feature.
Range Type	Displays the range type configured in the Quantitative Scoring Model.
Range	Displays the range for the value of the application.
Weightage %	Displays the weightage percentage configured for the feature.
Score	Displays the score configured for the range.
Weightage Score	Displays the calculated weightage for each feature.



Table 1-28 (Cont.) Assessment Details - Field Description

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

Note

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

1.3.2.8 Summary

This topic provides the systematic instructions to view the tiles for all the data segments in the IPA Initiation Process.

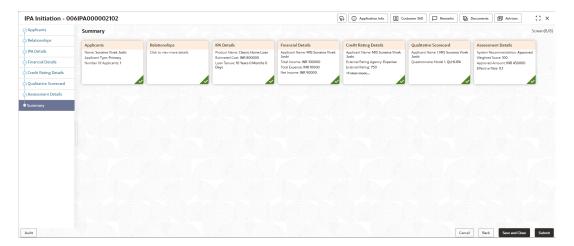
The Summary displays the tiles for all the data segments in the IPA Initiation Process. The tiles display the important details captured in the specified data segment.

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

The **Summary - IPA Initiation** screen displays.



Figure 1-53 Summary



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

Table 1-29 Summary - IPA Initiation - Field Description

Data Segment	Description
Customer Information	Displays the customer information details.
IPA Details	Displays the IPA details.
Customer Consent and Preference	Displays the customer consent and preference details.
Relationship	Displays the relationship details.
Financial Details	Displays the financial details.
Credit Rating Details	Displays the credit rating details.
Qualitative Scorecard	Displays the qualitative scorecard details.
Assessment Details	Displays the assessment details.

Click Submit to reach the OUTCOME, where the overrides, checklist, and documents for this stage can be validated or verified.

Application De-Dupe:

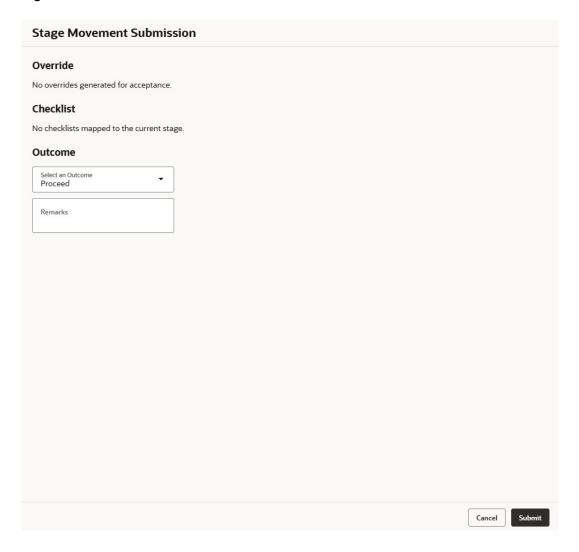
Based on the configuration available at the Bank level / Properties Table, the Dedupe service call can be enabled or disabled for the product Origination.

If the application dedupe service is enabled, System will check that any application is in progress for same product and customer combination. On Submit, if any duplicate application exists, override will show a message with other in progress application numbers. User can select the override check box and proceed or take appropriate action.

The Stage Movement Submission - Override screen displays.



Figure 1-54 Overrides



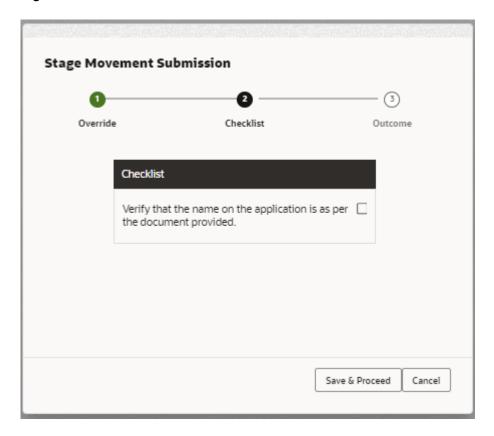
The **Overrides** are basically warnings that are raised during the business validations. The user has to accept the overrides to proceed further. Alternatively, the user can go back and correct the data to ensure overrides do not arise.

3. Click Proceed Next.

The Stage Movement Submission - Checklist screen displays.



Figure 1-55 Checklist



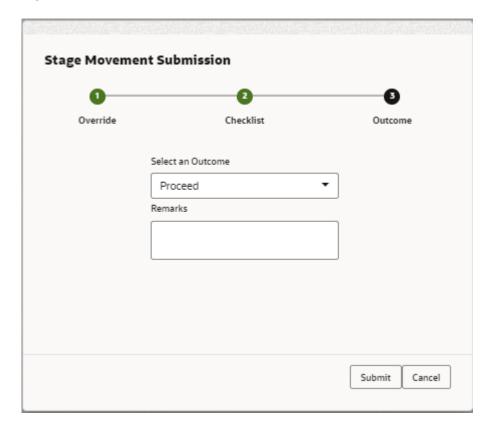
The **Checklist** configured in the business process for the business product is displayed here. Checklist are the check points that the user has to accept having confirmed.

- **4.** Select the check-box to accept the checklist.
- 5. Click Save and Proceed.

The Stage Movement Submission - Outcome screen displays.



Figure 1-56 Outcome

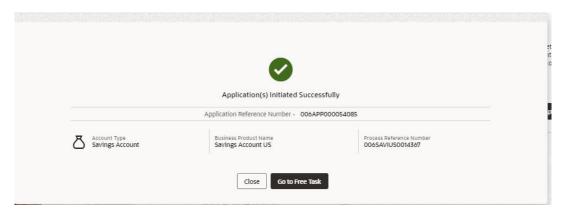


For more information on fields, refer to the field description table.

6. Click Submit.

The **Confirmation** screen displays.

Figure 1-57 Confirmation



On successful submission, the above pop-up displays and displays the next stage in which the application has moved. The **Application Reference Number** and the **Process Reference Number** is displayed. If the user has access to the next stage, the user can view the Application number and take action on it.

The system generates the advice on submission of the IPA initiation stage.



Post this, the origination of the life cycle of the individual product is triggered. All the child **Process Reference Number** are linked to the **Parent Application Reference Number** and can be queried by the **Application Reference Number** itself.

7. Click Go to Free Task.

The Free Tasks screen displays.

If the user has access to the next stage, the user can view the Application number and take action on it.

1.3.3 IPA Approval

This topic describes the information to assess and approve the IPA application.

The **IPA Approval** stage has the following reference data segments:

Assessment Summary

This topic provides the systematic instructions to view the assessment summary of the IPA application.

• IPA Approval Details

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

Summary

This topic provides the systematic instructions to view the tiles for all the data segments in the IPA Approval Process.

1.3.3.1 Assessment Summary

This topic provides the systematic instructions to view the assessment summary of the IPA application.

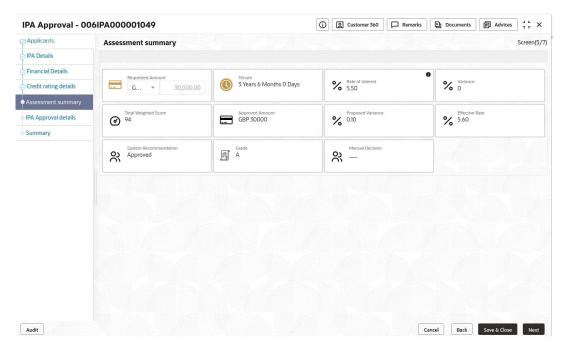
Assessment Summary is the first data segment of IPA Approval stage. The user can acquire the application from FREE TASK.

 Click Acquire and Edit in the Free Tasks screen for the application for which Account Approval stage has to be acted upon.

The **Assessment Summary** screen displays.



Figure 1-58 Assessment Summary



2. Specify the fields on Assessment Summary screen.

① Note

The fields, which mentioned as Required, are mandatory.

Table 1-30 Assessment Summary - Field Description

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



Table 1-30 (Cont.) Assessment Summary – Field Description

Field	Description
Manual Decision	Displays the manual decision.

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

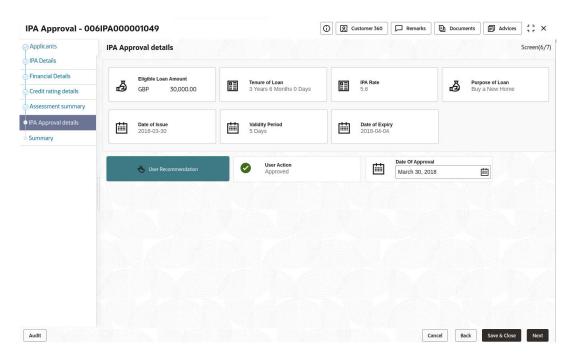
1.3.3.2 IPA Approval Details

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

 Click Next in the Assessment Summary screen to proceed with the next data segment, after successfully capturing the data.

The IPA Approval Details screen displays.

Figure 1-59 IPA Approval Details



(i) Note

The fields, which mentioned as Required, are mandatory.



Table 1-31 IPA Approval Details - Field Description

Field	Description
Approved Amount	Displays the approved IPA loan amount.
Tenure of Loan	Displays the loan tenure.
Rate of Interest	Displays the IPA rate of interest.
Purpose of Loan	Displays the purpose of loan.
Date of Issue	Displays the date of issue.
Validity Period	Displays the validity period.
Date of Expiry	Displays the expiry date.
User Recommendation	Specify the User recommendation. The available options are: Approved Rejected
User Action	Displays the user action based on user recommendation.
Date of Approval	Displays the IPA approval date.

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

1.3.3.3 Summary

This topic provides the systematic instructions to view the tiles for all the data segments in the IPA Approval Process.

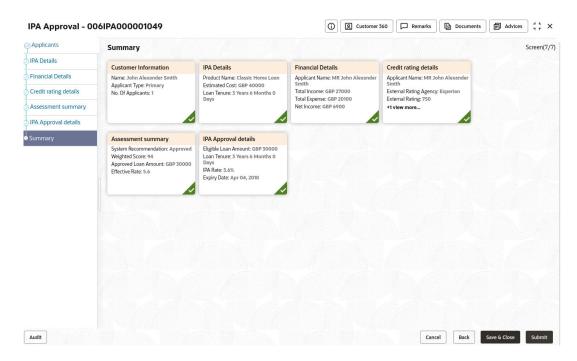
The Summary displays the tiles for all the data segments in the IPA Approval Process. The tiles display the important details captured in the specified data segment.

 Click Next in IPA Approval Details screen to proceed with the next data segment, after successfully capturing the data.

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



Figure 1-60 Summary



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

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

Table 1-32 Summary - IPA Approval – Field Description

Data Segment	Description
Assessment Summary	Displays the assessment summary details.
IPA Approval Details	Displays the IPA Approval details.

Click Submit to reach the OUTCOME, where the overrides, checklist, and documents for this stage can be validated or verified.

The **Overrides** are basically warnings that are raised during the business validations. The user has to accept the overrides to proceed further. Alternatively, the user can go back and correct the data to ensure overrides do not arise.

Click Proceed Next.

The Stage Movement Submission - Checklist screen displays.

The **Checklist** configured in the business process for the business product is displayed here. Checklist are the check points that the user has to accept having confirmed.

- Select the check-box to accept the checklist.
- Click Save and Proceed.

The **Outcome** screen displays.

If the **User Recommendation** is "Approved" then, submit of this stage, will move forward the IPA application and should be available for conversion into full application. The system generates the IPA Offer Letter and provides an option to view it.



If the **User Recommendation** is "Rejected" then, submit of this stage, will terminate the application, and generate the IPA Rejection letter. Rejected application can be viewed under IPA Enquiry screen with the "Rejected" status.

6. Click Submit.

The **Confirmation** screen displays.

On successful submission, the above pop-up displays and displays the next stage in which the application has moved. The **Application Reference Number** and the **Process Reference Number** is displayed. If the user has access to the next stage, the user can view the Application number and take action on it.

Post this, the origination of the life cycle of the individual product is triggered. All the child **Process Reference Number** are linked to the **Parent Application Reference Number** and can be queried by the **Application Reference Number** itself.

Click Go to Free Task.

The Free Tasks screen displays.

If the user has access to the next stage, the user can view the view the Application number and take action on it.

1.3.4 Enquiry

This topic provides the systematic instructions to enquire the loan products with IPA through the various search criteria and convert IPA to normal loan.

Enquiry allows the user to enquire the loan products with IPA through the various search criteria and convert IPA to normal loan.

Specify **User ID** and **Password**, and login to **Home** screen.

- 1. On Home screen, click Retail Banking. Under Retail Banking, click Operations.
- Under Operations, click In-Principle Approval. Under In-Principle Approval, click Enquiry.

The **Enquiry** screen displays.

Figure 1-61 Enquiry





Table 1-33 Enquiry - Field Description

Field	Description
IPA Reference No.	Displays the IPA Reference Number.
Customer Name	Displays the name of the customer.
IPA Request Date	Displays the IPA Request Date.
IPA Offered Date	Displays the IPA Offer Date.
IPA Expiry Date	Displays the IPA Expiry Date.
Mobile Number	Displays the mobile number of the applicant.
Email ID	Displays the E-mail ID of the applicant.
ID Number	Displays the ID Number of the applicant.
Status	Displays the status of the IPA Application.
	Available options are:
	Active
	Closed
	Expired
Add to Cart	It allows to add the selected product to the cart.
Apply Now	It allows to initiate the origination process for the selected product directly.

- 3. Click **Search** icon to search the IPA based on the following criteria.
 - IPA Reference Number
 - Customer Name
 - IPA Request Date
 - IPA Offered Date
 - Mobile Number
 - ID Number
 - Status
- 4. Click **Apply** to initiate the origination process for the selected product.

The system will default all the available data into the respective data segments of the Application Initiation stage from IPA Data segments.

OR

5. Click Add to Cart.

The system provides an alert that the selected product has been added to the cart.

6. Click Cart icon on the top right side.

The Cart screen displays.



Figure 1-62 Cart Screen with Multiple Products





The cart has multiple products.

Click Proceed to initiate origination for the selected product or click Back on the top left side to go back to the Product Details screen.

The system will default all the available data into the respective data segments of the **Application Initiation** stage from IPA Data segments.

1.4 Global Actions

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

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

Below are the list of global actions:

Smart Assist

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

Application Details

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

Application Info

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

Customer 360

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

Remarks

In this section you can view or the post the remarks.

Documents

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

Advices

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



Conditions and Covenants

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

• Clarification Details

This topic describes the detailed information to request for clarifications.

Solicitor Details

User can add the solicitor details using this section.

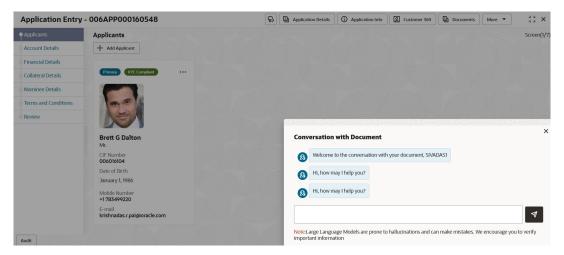
1.4.1 Smart Assist

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

1. Click the Smart Assist.

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

Figure 1-63 Smart Assist



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

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

3. Click Citation 1.

The system displays the source of information in the context of response from Large Language Model.

The **Citation 1** button displays when the **Al Help for Adhoc Queries** feature is enabled in the **Origination Preferences** screen.

4. Click ___ to close the screen.

1.4.2 Application Details

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

User can also track and launch the respective stage of the application.

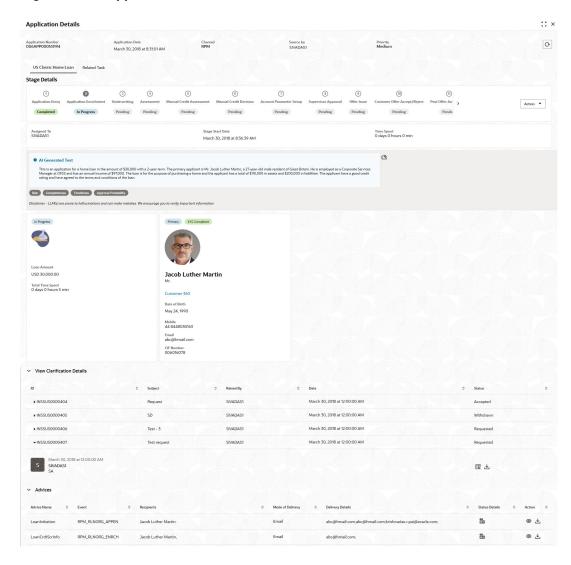
To view the application details:



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

The Application Details screen displays.

Figure 1-64 Application Details



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



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



Table 1-34 Application Details – Field Description

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



Table 1-34 (Cont.) Application Details – Field Description

Field	Description
<application tile=""></application>	 In this tile, user can view the application specific details. Below field appears in this tile with respective details: <status application="" of="" the="">: Displays the current stage of the application</status> Expected Account Opening Date: Displays the date on which the account is opened. This field appears once the account opening process is completed. Account Number: Displays the account number. This field appears once the account opening process is completed. Expected Account Opening Date: Displays the date on which the account will be opened. <amount>: Displays the value based on the product. For example: For the loan account opening application, the label of this field appears as Loan Amount. For the saving, term deposit and current account opting application. the label of this field appears as Initial Funding Amount. </amount> Total Time Spent: Displays the total time spent on the
<applicant details="" tile=""></applicant>	application from the first to last stage. In this tile, user can view the applicant details. Separate tiles appears for all the applicants that are involved in the application. Below field appears with the respective applicant details: Role of the Applicant Applicant Image Applicant Name Title Customer 360 : Click this link to view the 360 degrees view of the customer information. The Customer 360 screen appears with the details. Based on the customer type, refer to the Retail 360 User Guide and Corporate 360 User Guide from the party section. Date of Birth Mobile Number Email ID CIF Number



Table 1-34 (Cont.) Application Details - Field Description

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

2. Click ___ to close window.

1.4.3 Application Info

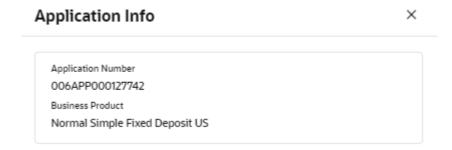
In this section you can view the application number along with its product name.

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

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

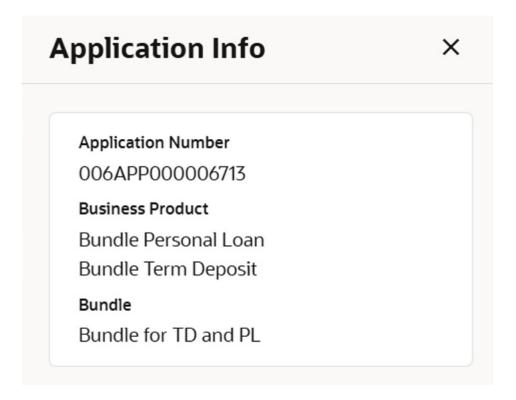


Figure 1-65 Application Info



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

Figure 1-66 Application Info



1.4.4 Customer 360

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

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

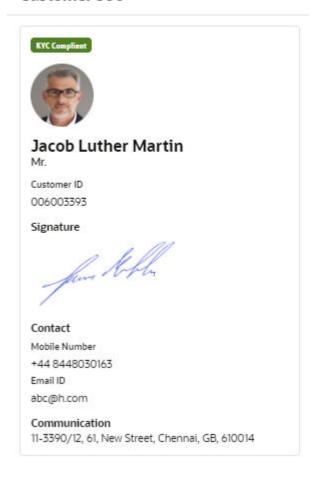
1. Click **Customer 360** to view the list of customer involved in the application.

The **Customer 360** screen is displayed.



Figure 1-67 Customer 360

Customer 360



The customer title comprises of below details:

- <Applicant Role>
- <KYC Status>
- <Applicant Image>
- <First Name, Middle Name, Last Name>
- <Title>
- Customer ID
- Signature
- Contact
- Communication
- 2. Select the specific Customer ID to view their Mini Customer 360. The CIF Numbers are populated in the Customer 360 screen only post the CIF number has been keyed in the Applicant data segment.



1.4.5 Remarks

In this section you can view or the post the remarks.

 Click Remarks to update any remarks that you want to post for the application that you are working on.

The **Remarks** screen is displayed.

Figure 1-68 Remarks



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



1.4.6 Documents

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

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

The **Documents** screen is displayed.

Figure 1-69 Documents



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

Table 1-35 Upload Document - Field Description

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



Table 1-35 (Cont.) Upload Document - Field Description

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

Note

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

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

Non-mandatory documents can be deleted in any stage.

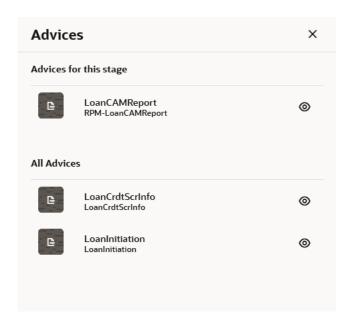
1.4.7 Advices

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

Click Advices to view the advice linked for the stage.

The **Advices** screen is displayed.

Figure 1-70 Advices



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



1.4.8 Conditions and Covenants

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

Conditions

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

Covenants

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

To add conditions:

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

The Conditions & Covenants page appears.

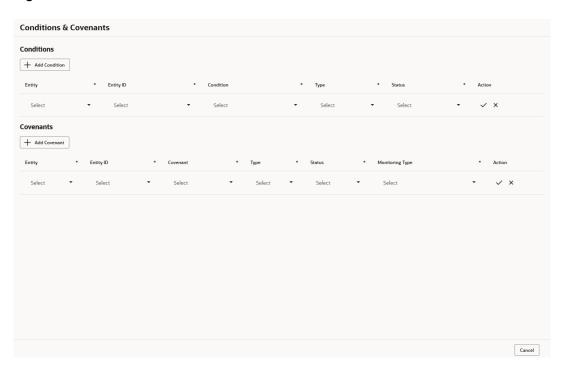


Figure 1-71 Conditions

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



Table 1-36 Conditions - Field Description

Field	Description
Entity	Select the entity on which the user wants to set condition. The available options are Party Collateral Account
Entity ID	Select the entity ID from the list. The options in the list appears based on the entity selected in the Entity field.
Condition	Specify the conditions for the selected entity. Check Saleability of collateral Contract Of Sale Copy of Quotes for Intended work
Туре	Select the type when the conditions must be complied. The available options are Pre Disbursement: If this option is selected then the selected conditions have to be complied prior with the account opening and loan disbursement. Post Disbursement: If this option is selected then the selected conditions occur and are supposed to be complied post loan disbursement. This conditions are manually monitored.
Status	Select the status of the condition. The available options are Open Complied
Actions	 User can perform below actions on the added record: Click to save the record. Click to delete the record.

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

Note

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

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



Table 1-37 Covenants - Field Description

Field	Description
Entity	Select the entity on which the user wants to set covenants. The available options are Party Collateral Account
Entity ID	Select the entity ID from the list. The options in the list appears based on the entity selected in the Entity field.
Covenants	Specify the covenants for the selected entity.
Туре	Select the type when the covenants must be complied. The available options are Financial Reporting Undertaking
Status	Select the status of the covenants. The available options are Open Complied
Monitoring Type	Select the monitoring type for the covenant. The available options are: Fixed Periodic Ongoing
Actions	 User can perform below actions on the added record: Click to save the record. Click to delete the record.

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



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

8. Click x to close the screen.

1.4.9 Clarification Details

This topic describes the detailed information to request for clarifications.

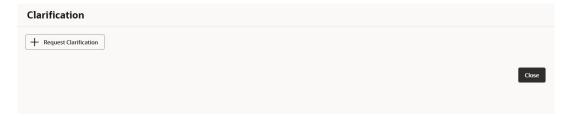
To add the clarification details:

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

The Clarification screen appears.



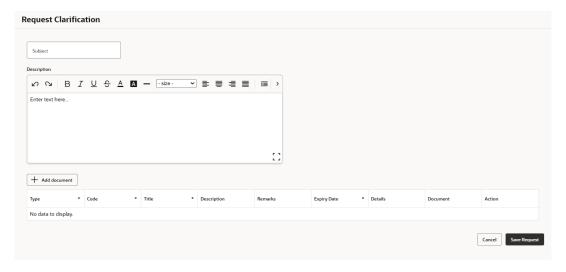
Figure 1-72 Clarification



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

The **Request Clarification** screen appears.

Figure 1-73 Request Clarification



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

Table 1-38 Upload Document - Field Description

Field	Description
Туре	Select the document type.
Code	Select the document code.
Title	Specify the document title.
Description	Specify the description for the document.
Remarks	Specify the remarks for the document.
Expiry Date	Select the document expiry date.



Table 1-38 (Cont.) Upload Document – Field Description

Field	Description
Details	Click the details icon to view below details of the documents: Uploaded Time: Displays the uploaded date and time of the document in hours and minutes.
	Uploaded By: Displays the user name who uploaded the document.
	Stage Uploaded: Displays the stage name on which the document is uploaded.
Document	Click
	to select the document from machine to upload.
	User can remove the uploaded document before saving the record from the Action column. Post saving the record, user must delete the record to remove the document.
	Below actions are perform on the uploaded document Click Preview to view already uploaded document.
	Click Download to download already uploaded document.
Actions	User can perform below actions on the added record:
	Click to save the record.
	Click to delete the record.

- 6. Once the details are updated, click Save. Clarification Request once raised moves the application to Awaiting Customer Clarification state. The application continues to be assigned to the user who had raised the request. All the applications for which the specified user has requested clarification can be viewed and actioned from the Awaiting Customer Clarification sub-menu available under Task menu.
- 7. Select the Application from the **Awaiting Customer Clarification** sub-menu available under the **Task** menu.
- 8. Click on the Clarification Details from the header.
- 9. Select the specific clarification to take action on it.

Allowed actions are as following:

- Respond
- Accept Clarification
- Withdraw Clarification

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



1.4.10 Solicitor Details

User can add the solicitor details using this section.

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

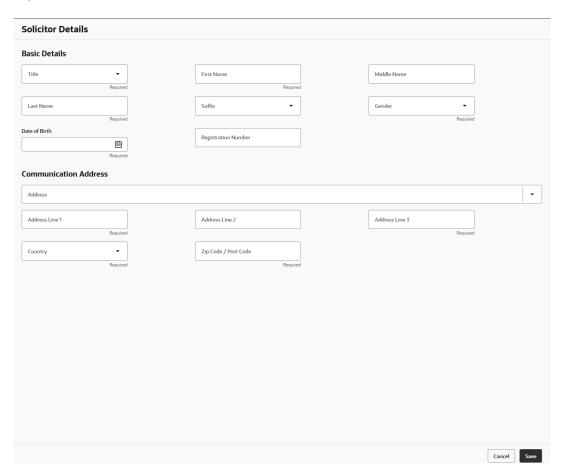
In this section, user can add or remove the solicitor and also view the already added solicitor.

To add solicitor details:

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

The **Solicitor Details** page appears.

Figure 1-74 Solicitor



2. Enter the relevant details.

Table 1-39 Solicitor - Field Description

Field	Description
Title	Select the title of the solicitor.

Table 1-39 (Cont.) Solicitor - Field Description

Field	Description
First Name	Specify the first name of the solicitor.
Middle Name	Specify the middle name of the solicitor.
Last Name	Specify the last name of the solicitor.
Suffix	Select the suffix of the solicitor from the drop-down list.
Gender	Select the gender of the solicitor from the drop-down list.
Date of Birth	Select or enter the birth date of the solicitor.
Registration Number	Specify the registration number of the solicitor.
Communication Address	Specify the communication address of the solicitor.
Address Line 1	Specify the building name.
Address Line 2	Specify the street name.
Address Line 3	Specify the city or town name.
Country	Select and search the country code from the drop-down list.
Zip Code / Post Code	Specify the zip or post code of the address.

Click OK to save the added solicitor.

1.5 Tasks

This topic describes the information about the tasks and its framework.

Each stage in Oracle Banking Origination is represented by a functional activity code (List of Glossary). The access to the Stages or stages is cascaded to the users either through the roles or by providing the access for the stage at their user ID level. Stages represents Tasks that the specified user is supposed to work on.

The Task Framework supports the various functions as follows:

- Completed Task
- Free Task
- Hold Task
- My Task
- Search
- Supervisor Task

Once the Application Initiation Process is submitted, the various stages defined in the reference workflow of the individual product is accessed through the **Task** screens. As mentioned earlier, all the child Process Reference Numbers are linked to the **Parent Application Reference Number** and can be queried by the **Application Reference Number** itself.

Free Tasks menu displays the tasks which are not acquired by any user and for which the current user is entitled to access. The below mentioned figure shows the Multi-Product Application Originated with **Savings and Home Loan Product** with the same **Application Number**. The user with entitlement for the process can click **Acquire and Edit** action to work on that stage.

For more details on the Origination Process of the specific product, refer to the below user manuals:



- Savings Account Origination User Guide
- Current Account Origination User Guide
- Term Deposit Origination User Guide
- Retail Loans Origination User Guide
- Credit Card Origination User Guide

Note

For more details on the Task framework, refer to the **Tasks User Guide**.

(i) Note

For more details on providing access for the stages to User ID or Roles, refer to the **Oracle Banking Security Management System User Guide**.



Error Codes and Messages

This topic contains the error codes and messages.

Table A-1 Error Codes and Messages

Error Code	Messages
RPM-AT-001	Failed in Updating Transaction Log
RPM-AT-002	Record not found
RPM-AT-005	Mandatory Datasegment(s) - \$1
RPM-AT-015	Pending Approval of Overrides
RPM-CA-001	Error occurred while parsing from Model to Entity
RPM-CMN-001	Exception Occurred while Executing Query
RPM-CMN-002	Number format exception
RPM-CMN-003	Server Error Occurred during API call
RPM-CMN-004	Illegal State Exception
RPM-CMN-005	JTA Transaction unexpectedly rolled back
RPM-CMN-006	Exception Occurred while creating Bean
RPM-CMN-007	Internal server error occurred
RPM_CMN_APL_001	Please provide valid value for Application Number
RPM_CMN_APL_002	Please provide valid value for Process Reference number
RPM_CMN_APL_003	Address list can not be null or empty
RPM_CMN_APL_004	Applicant details model list can not be null or empty
RPM_CMN_APL_005	Please provide valid value for Country
RPM_CMN_APL_006	Please provide a valid value for AddressLine1
RPM_CMN_APL_007	Please provide a valid value for PinCode
RPM_CMN_APL_008	Please provide a valid value for Email
RPM_CMN_APL_009	Please provide a valid value for MobileIsd
RPM_CMN_APL_010	Please provide a valid value for MobileNo
RPM_CMN_APL_011	Please provide a valid value for FirstName
RPM_CMN_APL_012	Please provide a valid value for LastName
RPM_CMN_APL_013	Please provide a valid value for DateOfBirth
RPM_CMN_APL_014	Please provide a valid value for Gender
RPM_CMN_APL_015	Please provide a valid value for Country of residence
RPM_CMN_APL_016	Please provide a valid value for Citizenship
RPM_CMN_APL_017	Empty Request Cannot be Send to Party
RPM_CMN_APL_018	Exception Occurred while parsing Json Response
RPM_CMN_APL_019	Exception Occurred while Producing even for Kafka
RPM_CMN_APL_020	Please select one communication address for \$1
RPM_CMN_APL_021	Please provide valid value for Address Type of \$1
RPM_CMN_APL_022	Please provide valid value for Building Name of \$1
RPM_CMN_APL_023	Please provide valid value for State of \$1
RPM_CMN_APL_024	Please provide valid value for City of \$1



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

Error Code	Messages	
RPM_CMN_APL_025	Please provide valid value for Street Name of \$1	
RPM_CMN_APL_026	Exception occurred while fetching applicant count	
RPM-CMN-APL-027	Please provide valid value for Holding Pattern	
RPM-CMN-APL-028	Please provide valid value for Ownership	
RPM-CMN-APL-029	Please provide valid value for Salutation of \$1	
RPM-CMN-APL-030	Please provide valid value for First Name	
RPM-CMN-APL-031	Please provide valid value for Last Name	
RPM-CMN-APL-032	Please provide valid value for Gender of \$1	
RPM-CMN-APL-033	Please provide valid value for Date Of Birth of \$1	
RPM-CMN-APL-034	Please provide valid value for Resident Status of \$1	
RPM-CMN-APL-035	Please provide valid value for Citizenship By of \$1	
RPM-CMN-APL-036	Please provide valid value for Unique Id Type of \$1	
RPM-CMN-APL-037	Please provide valid value for Unique Id Number of \$1	
RPM-CMN-APL-038	Customer age should be more than \$1 for \$2 Product.	
RPM-CMN-APL-039	Customer age should be less than \$1 for \$2 Product.	
RPM-CMN-APL-040	Same Customer cannot be added multiple times as Applicant.	
RPM-CMN-APL-041	Please provide valid value for Party Id for \$1	
RPM-CMN-APL-042	Please provide valid value for Short Name for \$1	
RPM-CMN-APL-043	Please provide valid value for Birth Country for \$1	
RPM-CMN-APL-044	\$1	
RPM-CMN-APL-045	\$1	
RPM-CMN-APL-046	Click on Cancel and correct the error or wait for the in-progress party amendment request to be complete to re-initiate the party amendment again. Alternately click on Proceed to submit this stage without the amendment.	
RPM-CMN-APL-047	Please provide valid value for Birth Country of \$1	
RPM-CMN-APL-048	Please provide valid value for Nationality of \$1	
RPM-CMN-APL-049	Please provide valid value for Preferred Language of \$1	
RPM-CMN-APL-050	Please provide valid value for Preferred Currency of \$1	
RPM-CMN-APL-051	Please provide valid value for Customer SubType for \$1	
RPM-CMN-APL-052	Please provide valid value for Customer Segment for \$1	
RPM-CMN-APL-053	Please provide valid value for Marital Status of \$1	
RPM-CM-FLDT-034	Total Income should not be negative	
RPM-CM-FLDT-035	Total Expense should not be negative	
RPM-COM-001	JSONException Occurred	
RPM-CR-001	Error occurred while adding the product to cart	
RPM-CR-002	Error occurred while deleting the product from cart	
RPM-CR-003	Error occurred while getting the cart details	
RPM-LO-CMDT-001	Date Of Birth cannot be future date	
RPM-LO-CMDT-002	Enter a valid email	
RPM-LO-CMDT-003	Please provide a valid value for Address Line 1	
RPM-LO-CMDT-004	Please provide a valid value for Country	
RPM-LO-CMDT-005	Please provide a valid value for Pin Code	
RPM-LO-CMDT-006	Please provide a valid value for Mobile Isd	



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

Error Code	Messages	
RPM-LO-CMDT-007	Please provide a valid value for Mobile No	
RPM-LO-CMDT-008	Please provide a valid value for Income Type	
RPM-LO-CMDT-009	Please provide a valid value for Employment Type	
RPM-LO-CMDT-010	Please provide a valid value for Industry	
RPM-LO-CMDT-011	Please provide a valid value for Address Type	
RPM-LO-CMDT-012	Please provide a valid value for Process Reference Number	
RPM-LO-CMDT-013	Please provide a valid value for Application Number	
RPM-LO-CMDT-014	Please provide a valid value for Stage Code	
RPM-LO-CMDT-015	Please provide a valid value for Title	
RPM-LO-CMDT-016	Please provide a valid value for First Name	
RPM-LO-CMDT-017	Please provide a valid value for Last Name	
RPM-LO-CMDT-018	Please provide a valid value for Marital Status	
RPM-LO-CMDT-019	Please provide a valid value for Date Of Birth	
RPM-LO-CMDT-020	Please provide a valid value for Gender	
RPM-LO-CMDT-021	Please provide a valid value for Unique Id No	
RPM-LO-CMDT-022	Please provide a valid value for Seq No	
RPM-LO-CMDT-023	Please provide a valid value for Email	
RPM-LO-CMDT-024	Please provide a valid value for CIF Number	
RPM-LO-CMDT-025	Single Installment is supported only for Bullet repayment	
RPM-LO-CMDT-026	No Business Product found this Process Reference Number	
RPM-LO-CMDT-027	Please provide valid value for Employee Agreement	
RPM-LO-CMDT-028	Please provide valid value for Organization Category	
RPM-LO-CMDT-029	Please provide valid value for Demographics	
RPM-LO-CMDT-030	Please provide valid value for Employment Start Date.	
RPM-LO-CMDT-031	Please provide valid value for Industry Type.	
RPM-LO-CMDT-032	Please provide valid value for Organization Name.	
RPM-LO-CMDT-033	Please provide valid value for Employee Type.	
RPM-LO-CMN-001	Process Reference Number cannot be null	
RPM-LO-CMN-002	Error in parsing date	
RPM-LO-CMN-003	Offer Issue Details not found for this Process Reference number	
RPM-LO-CMN-004	Offer Accept/Reject Details not found for this Process Reference number	
RPM-LO-CMN-005	Loan Details not found for this Process Reference number	
RPM-LO-CMN-006	Applicant Details not found for this Application number	
RPM-LO-CMN-007	Charge Details not found for this Process Reference number	
RPM-LO-CMN-008	Repayment Details not found for this Process Reference number	
RPM-LO-CMN-009	Assessment Details not found for this Process Reference number	
RPM-LO-CMN-010	Asset Details not found for this Process Reference number	
RPM-LO-CMN-011	Mortgage Valuation Details not found for this Process Reference number	
RPM-LO-CMN-012	Disbursement Details not found for this Process Reference number	
RPM-LO-CMN-013	Vehicle Details not found for this Process Reference number	
RPM-LO-CMN-014	Collateral Details not found for this Process Reference number	



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

Error Code	Messages	
RPM-LO-CMN-015	Interest Details not found for this Process Reference number	
RPM-LO-FLDT-001	Income Amount should not be negative	
RPM-LO-FLDT-002	Expense Amount should not be negative	
RPM-LO-FLDT-003	Total Income Amount is not equal to Individual Incomes	
RPM-LO-FLDT-004	Total Expense Amount is not equal to Individual Expenses	
RPM-LO-FLDT-005	Net Amount is not equal to Total Income Amount minus Total Expense Amount	
RPM-LO-FLDT-006	Income should be greater than zero	
RPM-LO-FLDT-007	Expense should be greater than zero	
RPM-LO-FLDT-008	Asset Amount should be greater than zero	
RPM-LO-FLDT-009	Liability Amount should be greater than zero	
RPM-LO-FLDT-010	Total Asset Amount is not equal to Individual Assets	
RPM-LO-FLDT-011	Total Liability Amount is not equal to Individual Liabilities	
RPM-LO-FLDT-012	Please provide a valid value for Parent Or Guardian Details	
RPM-LO-FLDT-013	Please provide a valid value for Basic Details	
RPM-LO-FLDT-014	Please provide a valid value for Income Details	
RPM-LO-FLDT-016	Please provide a valid value for Expense Details	
RPM-LO-FLDT-018	Please provide a valid value for Income Type	
RPM-LO-FLDT-019	Please provide a valid value for Total Income Amount	
RPM-LO-FLDT-020	Please provide a valid value for Expense Type	
RPM-LO-FLDT-021	Please provide a valid value for Total Expense Amount	
RPM-LO-FLDT-022	Please provide a valid value for Asset Type	
RPM-LO-FLDT-023	Please provide a valid value for Net Amount	
RPM-LO-FLDT-024	Please provide a valid value for Liability Type	
RPM-LO-FLDT-026	Please provide a valid value for Seq Income No	
RPM-LO-FLDT-027	Please provide a valid value for Seq Expense No	
RPM-LO-FLDT-028	Please provide a valid value for Seq Asset No	
RPM-LO-FLDT-029	Please provide a valid value for Seq Liability No	
RPM-LO-FLDT-030	Please provide a valid value for Seq Basic Details No	
RPM-LO-FLDT-031	Please provide a valid value for Seq Parent Details No	
RPM-LO-FLDT-036	Net Amount should be greater than zero	
RPM-PD-032	Cannot cancel the application as one or more process has crossed irrevocable stages	
RPM-PD-001	generateSequenceNumber : Entity cannot be null	
RPM-PD-002	Sequence Generator failed to generate the reference number	
RPM-PD-003	businessProductCode cannot be null	
RPM-PD-004	Error while fetching Business Process	
RPM-PD-005	Error while Fetching the Business Products	
RPM-PD-006	Error occurred while creating ATM Entity Model	
RPM-PD-007	Unable to acquire task	
RPM-PD-008	Error occurred while initiating workflow	
RPM-PD-009	ApplicationNumber cannot be null	
RPM-PD-010	Unable to save application in Transaction Controller	



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

Error Code	Messages	
RPM-PD-011	Failed to persist comments	
RPM-PD-012	Unable to update task to complete	
RPM-PD-013	Process Code cannot be null for the lifecycle	
RPM-PD-014	Error occurred while submitting details to domain	
RPM-PD-015	Unable to update stages	
RPM-PD-016	Application Number, Process Code and Stagecode are mandatory	
RPM-PD-017	Unable to update task to complete	
RPM-PD-018	Error occurred while fetching Summary details	
RPM-PD-019	Datasegment is Mandatory	
RPM-PD-020	Error occurred while fetching Summary details	
RPM-PD-021	Error while getting datasegments from TC	
RPM-PD-022	Error occurred while acquiring the task	
RPM-PD-023	ProcessRefNo cannot be null	
RPM-PD-024	Failed in domain save	
RPM-PD-025	Error occurred while releasing the task	
RPM-PD-026	Application submit/save failed for External System	
RPM-PD-027	Application fetch failed for External System	
RPM-PD-028	No Business Process maintained for the given Business Product	
RPM-PD-035	Loan offer accept/reject is not applicable for the given application	
RPM-PD-036	Unable to proceed as the application is already being processed by the bank	
RPM-PD-029	\$1 is not valid	
RPM-PD-030	The product \$1 cannot be selected multiple times	
RPM-PD-031	Multiple products of the product type \$1 cannot be selected	
RPM-PD-033	Mandatory Datasegments \$1 are missing for the reference number \$2	
RPM-PD-034	Datasegment Code(s) is missing for \$1 for the reference number \$2	
RPM-PR-001	Error occurred while getting the cart details	
RPM_TC_011	Error occurred while getting uploaded Doc	
RPM-TO-001	Mandatory Checklist(s) - \$1	
RPM-TO-020	Mandatory Document(s) - \$1	

Annexure - Advices

IPA Initiate - Approval

```
Bank Name
Branch
Date:
Customer Name
Address Line 1
Address Line 2
State
City
Pin code
Dear Sir/Madam,
Sub: Your In-Principle Approval Request
Your request for an 'In Principle Approval' is being processed at our end.
We will shortly inform you the status of the application.
Please feel free to contact us if you need further clarification.
Yours faithfully,
<Manager Name>
<Bank Name>
```

IPA Initiate - Rejection

```
Bank Name

Branch

Date:
Customer Name
Address Line 1
Address Line 2
State
City
Pin code

Dear Sir/Madam,

Sub: Rejection of In-Principle Approval Request

We regret to inform you that your request for an 'In Principle Approval' has been declined.

The reason for this decision is that you do not meet the required criteria.

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

Yours faithfully,
```



<Manager Name> <Bank Name>

IPA Offer Letter

Bank

Name

Branch

Date: Customer Name Address Line 1 Address Line 2 State City Pin code

Dear Sir/Madam,

Sub: Your In-Principle Approval Request

Congratulations. We are pleased to confirm that Futura Bank has assessed your financial position

and determined that you qualify for the following loan.

Proposed Borrower/s: <Applicants>

Although we have indicated that you qualify for the above loan, this letter is not an offer of finance.

Before we formally offer you finance and provide a loan agreement the following conditions will need

to be met to the satisfaction of the Bank.

- Mortgage of the property /house located at an address to be determined.
- If deemed necessary, <Bank Name> may require security assessment and inspection of the above mentioned property offered as security.
- The secured loan amount (including fee/charges) should not exceed our assessed value.
- You provide the Bank with confirmation of your income details.
- There is no change in the financial position from the date of this letter until you receive the loan agreement.
- Confirmation of all details provided upon making this application.
- You comply with KYC
- Acceptance of this offer on or before the IPA expiry date stated in this letter.

Yours faithfully, <Manager Name> <Bank Name>



IPA Rejection

Bank Name

Branch

Date: Customer Name Address Line 1 Address Line 2 State City Pin code

Dear Sir/Madam,

Sub: Rejection of In-Principle Approval Request

We regret to inform you that your request for an 'In Principle Approval' has been declined.

The reason for this decision is that you do not meet the required criteria.

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

Yours faithfully, <Manager Name> <Bank Name> C

List of Glossary

Sequence	Process Code	Process Code Description	Stage Code	Stage Code Description
1	INIT	Retail Application Initiation	RPM_INITIATION	Initiation

Index

A			
Annexure - Advices, <i>B-1</i>			
Application Initiation, 9	In-Principle Approval, 50 Introduction to Oracle Banking Origination, 1		
С	IPA Approval, 91		
Customer Information, 53	 P		
E	Product Catalogue, 2		
Error Codes and Messages, A-1			
G	Tasks, 115		
Global Actions, 98			