

Retail Loan Origination
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1. Retail Loan Origination

1.1 Introduction

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

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

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

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

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

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

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

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

1.2 Maintaining Loan Prospect Details

You can maintain the details of a prospective borrower or a loan applicant, when the borrower initially approaches the bank enquiring about the various loan products that are being offered.

The following details are captured as part of this maintenance:

- Prospective customer's personal and location details
- Prospective customer's employment details
- Requested loan details

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

You can specify the following details in this screen:

Lead Id

Specify a unique identification for the prospective loan customer.

Description

Specify a suitable description for the prospective loan customer.

Reason

Specify the reason for the loan enquiry.

Date of Enquiry

Specify the date when the prospective customer has made the enquiry about the loan. You can also select the date by clicking the adjoining 'Calendar' icon.

1.2.1 Customer Tab

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

Type

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

- Primary
- Co-Applicant

Salutation

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

- Mr
- Mrs
- Miss
- Dr

First Name

Specify the first name of the customer.

Middle Name

Specify the middle name of the customer.

Last Name

Specify the last name of the customer.

National Id

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

Responsibility

Select the responsibility from the adjoining drop down list.

Liability

Specify the liability for all parties other than primary applicant.

Short Name

Specify the short name of the customer.

Gender

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

Date of Birth

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

Mother's Maiden Name

Specify the customer's mother's maiden name.

Customer Category

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

Country

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

Nationality

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

Language

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

Mobile Number

Specify the mobile phone number of the prospective customer.

Landline No

Specify the land phone number of the prospective customer.

Office No

Specify the office phone number of the prospective customer.

Fax

Specify the fax number of the prospective customer.

Passport No

Specify the passport number of the prospective customer.

Passport Issue Date

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

Passport Expiry Date

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

Passport Issue Place

Specify the place where the customer's passport was issued.

E-mail

Specify the e-mail Id of the prospective customer.

Dependents

Specify the number of dependents for the customer.

Marital Status

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

- Married
- Unmarried
- Divorcee

1.2.2 Details Tab

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

The screenshot shows the 'Prospect Details' form in Oracle CRM. The 'Details' tab is selected. The form is divided into three main sections: Applicant Details, Address Details, and Employment Details. The Applicant Details section includes fields for Lead Id (LEAD01), Branch Code (000), Date of Enquiry (2012-03-05), Financing Type (Retail), and Reason (Loan). The Address Details section includes fields for Address Type (Permanent), Address Line 1 (PERAMBUR), Address Line 2, Address Line 3, Zip, Contact Number, and Country. The Employment Details section includes fields for Employer, Employment Type (Full Time), Occupation, Designation, Employee Id, Address Line 1, Address Line 2, Address Line 3, Country, Zip, Phone Number, Extension, Contact Phone, Contact Name, Contact Extension, Department, and Comments. The bottom of the form shows the user information: Maker TEST3, Checker TEST3, Date Time: 2012-03-05 17:12:15, Mod No 1, Record Status Open, and Authorization Status Authorized.

Address Details

Address Type

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

- Permanent
- Home
- Correspondence Address

Mailing

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

Address Line 1 – 3

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

Contact Number

Specify the contact telephone number of the customer.

Zip

Specify the zip code associated with the address specified.

Country

Specify the country associated with the address specified.

Employment Details**Employment Type**

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

- Part Time
- Full Time
- Contract Based

Employer

Specify the name of the employer of the prospective customer.

Occupation

Specify the occupation of the prospective customer.

Designation

Specify the designation of the prospective customer.

Employee Id

Specify the employee Id of the prospective customer.

Address Line 1 – 3

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

Zip

Specify the zip code associated with the office address specified.

Country

Specify the country associated with the employment address specified.

Phone No

Specify the official phone number of the prospective customer.

Extn

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

Contact

Specify the contact number of the prospective customer.

Contact Name

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

Contact Phone

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

Contact Extn

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

Comments

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

Department

Specify the department to which the customer belongs.

1.2.3 Requested Tab

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

The screenshot displays the 'Prospect Details' window with the 'Requested' tab selected. The window includes a menu bar with options like New, Copy, Close, Unlock, Print, and Enter Query. Below the menu, there are input fields for Lead Id (LEAD01), Branch Code (000), Financing Type (Retail), Description (Lead Desc), Date of Enquiry (2012-03-05), and Reason (Loan). The 'Requested Loan Details' section contains fields for Requested Currency (GBP), Requested Amount (10,000.00), Rate (5), Tenor(in Months) (12), and Loan Purpose (IOAN). The bottom status bar provides information about the user (Maker TEST3, Checker TEST3), the date and time (2012-03-05 17:12:15), the modification number (Mod No 1), the record status (Open), and the authorization status (Authorized).

You can capture the following details here:

Requested Currency

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

Requested Amount

Specify the loan amount requested by the prospective customer.

Tenor (in months)

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

Rate

Specify the preferred interest rate of the prospective customer.

Loan Purpose

Specify the Purpose of the loan.

1.3 Viewing Loan Prospect Summary

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

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

Loan Prospect details

Authorization Status Record Status

Lead Id Date of Enquiry

Records per page 15 1 Of 1

<input type="checkbox"/>	Authorization Status	Record Status	Lead Id	Date of Enquiry
<input type="checkbox"/>				
<input type="checkbox"/>				
<input type="checkbox"/>				
<input type="checkbox"/>				
<input type="checkbox"/>				
<input type="checkbox"/>				
<input type="checkbox"/>				
<input type="checkbox"/>				
<input type="checkbox"/>				
<input checked="" type="checkbox"/>				
<input type="checkbox"/>				
<input type="checkbox"/>				
<input type="checkbox"/>				
<input type="checkbox"/>				
<input type="checkbox"/>				

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

- Authorization Status
- Record Status
- Lead Id
- Date of Enquiry

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

1.4 Simulating Retail Loans

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

- Personal Details of the Prospect

- Loan offers selected by the Prospect

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

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

Retail Loan Simulation Details

New Copy Delete Unlock Print Authorize Enter Query

Enquiry ID * FCGGHFG Application Category * RETAIL1 Status Active
 Branch Code * 000 Product Code * CLP1 User Reference * 000CLP112065004
 Enquiry Date 2012-03-05 Description CL_PDC_TENOR_PRC Default

Customer Details

Customer No * 000000103 First Name Last Name Contact Number Email

Requested Loan Details

Requested Currency * GBP Interest Rate * 14 Loan Purpose
 Requested Amount * 20,000.00 Tenor(In Months) 12

Loan Component

Multiple Offers

Offer Id *	No of Installments	Frequency	Unit	Rate	Rate Code	Check	Apply
offer12	12	1	Monthly	12		<input checked="" type="checkbox"/>	Apply

Financing Details

Loan Branch * 000 Value Date 2012-03-05 No of Installments 12
 Loan Account Number * 000CLP112065014 Maturity Date 2013-06-05 Frequency 1
 Financing Currency GBP Installment Start Date 2012-04-05 Unit Monthly
 Financing Amount * 20,000.00 Status Change Mode Auto Apply

Effective Date

Effective Date *
2012-03-05

User Defined Element Values

User Defined Element Id *	User Defined Element Value	Rate Code	Code usage	Resolve
INTEREST_RATE	12			

Maker SUBHA1 Date Time: 2012-03-05 18:13:11 Mod No 1
 Checker Date Time: Record Status Open
 Authorization Status Unauthorized

If details are available as part of the maintenance for the prospect in the 'Prospect Details' screen, then after you specify the Application category, Product Code and Customer Number in this screen, if you click the 'Default' button, the system will populate all loan and schedule details available for the prospect.

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

Enquiry ID

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

Branch Code

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

Enquiry Date

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

Application Category

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

Product Code

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

Description

The system displays the description of the selected product code.

Status

The system displays the status of the loan simulation.

User Reference

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

Customer Details

Specify the following customer details:

Customer No

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

First Name

Specify the first name of the customer.

Last Name

Specify the last name of the customer.

Contact Number

Specify the number at which the customer can be contacted.

E-mail ID

Specify the e-mail ID of the prospective customer.

Requested Loan Details

You can enter the following details requested by the prospect:

Requested Currency

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

Requested Amount

Specify the loan amount requested by the prospective customer.

Interest Rate

Specify the preferred interest rate of the prospective customer.

Tenor (In Months)

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

Loan Purpose

Specify the customer's purpose for obtaining the loan.

1.4.1 Loan Tab

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

The screenshot shows the 'Retail Loan Simulation Details' window. It has a menu bar with options: New, Copy, Delete, Unlock, Print, Authorize, and Enter Query. The main area is divided into several sections:

- Enquiry Details:** Enquiry ID (FCGGHFG), Branch Code (000), Enquiry Date (2012-03-05), Application Category (RETAIL1), Product Code (CLP1), Description (CL_PDC_TENOR_PRC), Status (Active), and User Reference (000CLP112065004).
- Customer Details:** Customer No (000000103), First Name, Last Name, Contact Number, and Email.
- Requested Loan Details:** Requested Currency (GBP), Requested Amount (20,000.00), Interest Rate (14), Tenor(In Months) (12), and Loan Purpose.
- Loan Component:** A tab labeled 'Loan' and 'Component'.
- Multiple Offers:** A table with columns: Offer Id, No of Installments, Frequency, Unit, Rate, Rate Code, Check, and Apply. One offer is listed: offer12, 12, 1, Monthly, 12, with an 'Apply' button.
- Financing Details:** Loan Branch (000), Loan Account Number (000CLP112065014), Financing Currency (GBP), Financing Amount (20,000.00), Value Date (2012-03-05), Maturity Date (2013-06-05), Installment Start Date (2012-04-05), Status Change Mode (Auto), No of Installments (12), Frequency (1), and Unit (Monthly).
- Effective Date:** A table with columns: Effective Date, User Defined Element Id, User Defined Element Value, Rate Code, Code usage, and Resolve. One entry is listed: 2012-03-05, INTEREST_RATE, 12.

Enter the following details here:

Offer ID

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

No of Instalments

Specify the number of instalments associated with the loan.

Frequency

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

Units

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

- Daily
- Weekly
- Monthly

- Quarterly
- Half Yearly
- Yearly

Rate

Specify the interest rate to be associated with the loan.

Rate Code

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

Check

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

Financing Details

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

Loan Branch

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

Loan Account Number

The system displays the loan account number.

Financing Currency

The system displays the requested loan currency.

Financing Amount

The system displays the requested loan amount.

Value Date

Specify the date on which the loan was initiated.

Maturity Date

Specify the maturity date of the loan.

Instalment Start Date

Specify the date on which the first instalment falls due.

Status Change Mode

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

- Auto

- Manual

No of Installments

Specify the total number of instalments.

Frequency

Specify the frequency of the loan.

Unit

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

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

Effective Date

Specify the following details:

Effective Date

Specify the effective date of the loan.

User Defined Element Values

Specify the following details:

User Defined Element ID

Specify the user defined element ID.

User Defined Element Value

Specify the value of the user defined element ID.

Rate Code

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

Code Usage

Select the code usage from the drop-down list.

Resolved

1.4.2 Component Tab

After the loan details have been displayed by the system or modified as per your requirements, click 'Apply'. The system will process these details. Click 'Component' and the system will display the details of the payment and amortization schedules based on the loan details.

The screenshot displays the 'Retail Loan Simulation Details' window. The 'Component' tab is selected, showing fields for Component Name (MAIN_INT), Component Currency (GBP), and Liquidation Mode (Auto). It also includes checkboxes for Main Component, Capitalized, Waive, and Verify Funds. The Schedules section shows a table with two rows of payment schedules.

Schedule Type	Schedule Flag	Formula	First Due Date	No of Schedules	Units	Frequency	Schedule Start Date	End Date
Payment	Normal	MAIN_INT_FRM_1	2012-07-03	11	Monthly	1	2012-03-05	2013-05-06
Payment	Normal	MAIN_INT_FRM_1	2013-06-05	1	Bullet	1	2013-05-06	2013-06-05

You can specify the following schedule related details:

Compound Days

Specify the number of compound days.

Compound Months

Specify the number of compound months.

Compound Years

Specify the number of compound years.

Years

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

- 360
- 365
- Actual

Days in Month

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

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

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

1.4.3 Viewing Disbursal Details

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

The screenshot shows the 'Disbursals' window with the following details:

- Application Number: RetailLending3248
- Component Name: PRINCIPAL

Disbursals Table:

<input checked="" type="checkbox"/>	Schedule Date	Total Disbursement Amount	Amount To Disburse	Already Disbursed Amount
<input checked="" type="checkbox"/>	2012-03-05	100000	100000	0

Split Details Table:

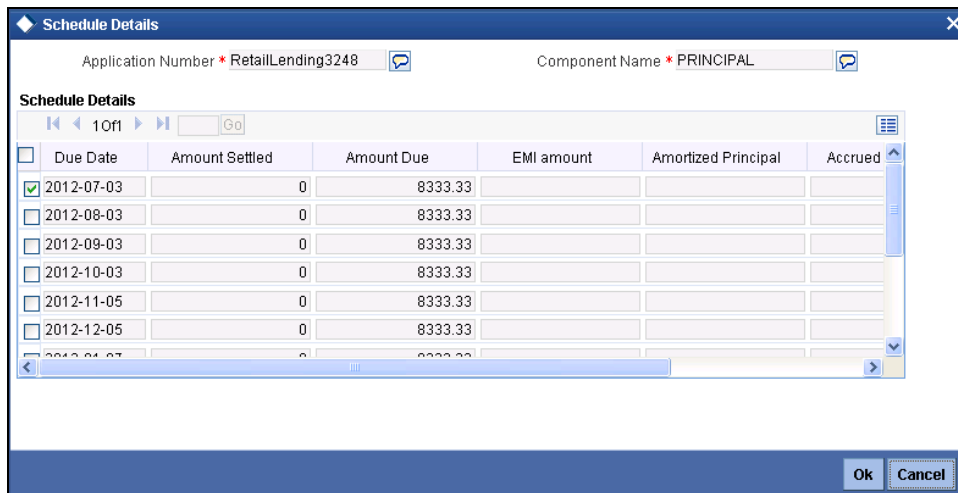
<input type="checkbox"/>	Split Sequence No	Split Percent (%)	Payment Mode	Settlement Branch	Settlement Account Number
<input type="checkbox"/>	1	50	ACC	000	0000000000009
<input checked="" type="checkbox"/>	2	50	ACC	001	0010000001031

At the bottom right, there are 'Ok' and 'Cancel' buttons.

This screen displays the disbursal details.

1.4.4 Viewing Schedule Details

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



The screenshot shows a window titled "Schedule Details" with a close button (X) in the top right corner. At the top, there are two input fields: "Application Number * RetailLending3248" and "Component Name * PRINCIPAL". Below these is a section titled "Schedule Details" with a pagination control showing "1 of 1" and a "Go" button. The main area contains a table with the following columns: "Due Date", "Amount Settled", "Amount Due", "EMI amount", "Amortized Principal", and "Accrued". The table has 7 rows of data, with the first row selected (checked). The data in the table is as follows:

	Due Date	Amount Settled	Amount Due	EMI amount	Amortized Principal	Accrued
<input checked="" type="checkbox"/>	2012-07-03	0	8333.33			
<input type="checkbox"/>	2012-08-03	0	8333.33			
<input type="checkbox"/>	2012-09-03	0	8333.33			
<input type="checkbox"/>	2012-10-03	0	8333.33			
<input type="checkbox"/>	2012-11-05	0	8333.33			
<input type="checkbox"/>	2012-12-05	0	8333.33			
<input type="checkbox"/>	2013-01-07	0	8333.33			

At the bottom right of the window are "Ok" and "Cancel" buttons.

This screen displays the schedule details.

1.5 Viewing Simulated Loan Details

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

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

[illegible]

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

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

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

1.6 Maintaining Credit Rating Rules

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

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

Rule Details

Save Hold

Rule Id *

Account Description

Type **Retail**

Main Risk Factor

Question Details

Question Id *	Category	Question
1		

Answer Details

Sequence Number *	Possible Answer	Score

Rating Auto Decision

Maker
Checker
Mod No

Date Time:
Date Time:
Record Status
Authorization Status

Cancel

You can specify the following details in this screen:

Rule Id

Specify a unique identification for the credit rating rule.

Account Description

Specify a suitable description for the credit rating rule.

Type

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

- Retail
- Corporate

1.6.1 Main Tab

You can maintain the following details in this tab:

Question Details

Question Id

The question Id is automatically generated by the system.

Category

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

Question

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

Answer Details

Sequence Number

The sequence number is automatically generated by the system.

Possible Answer

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

Score

Specify the score associated with an answer.

1.6.2 Risk Factor Tab

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

The screenshot shows the 'Rule Details' window with the 'Risk Factor' tab selected. The window has a title bar with a diamond icon and standard window controls. Below the title bar are 'Save' and 'Hold' buttons. The main area contains fields for 'Rule Id *', 'Account Description', and a 'Type' dropdown menu set to 'Retail'. Below these is a tabbed interface with 'Main' and 'Risk Factor' tabs. The 'Risk Factor' tab is active and contains a table with columns: 'Risk Id *', 'Account Description', and 'Formula'. The table has one row with a checkbox in the first column, and the 'Formula' column is highlighted. Below the table is a 'Go' button. At the bottom of the window are tabs for 'Rating' and 'Auto Decision', and a footer section with fields for 'Maker', 'Checker', 'Mod No', 'Date Time:', 'Record Status', and 'Authorization Status', along with a 'Cancel' button.

You can specify the following details here:

Risk Id

Specify a unique identifier for the credit risk being maintained.

Description

Specify a suitable description for the credit risk.

1.6.2.1 Specifying Formula Details

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

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

Sequence Number *	Condition	Result	

Elements
Functions
Braces
Operators
Logical Operators
Accept

Ok Exit

You can specify the following details here:

Sequence Number

The sequence number is automatically generated by the system.

Condition

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

Result

Specify the result to be associated with the condition specified.

Elements

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

Functions

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

Braces

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

Operators

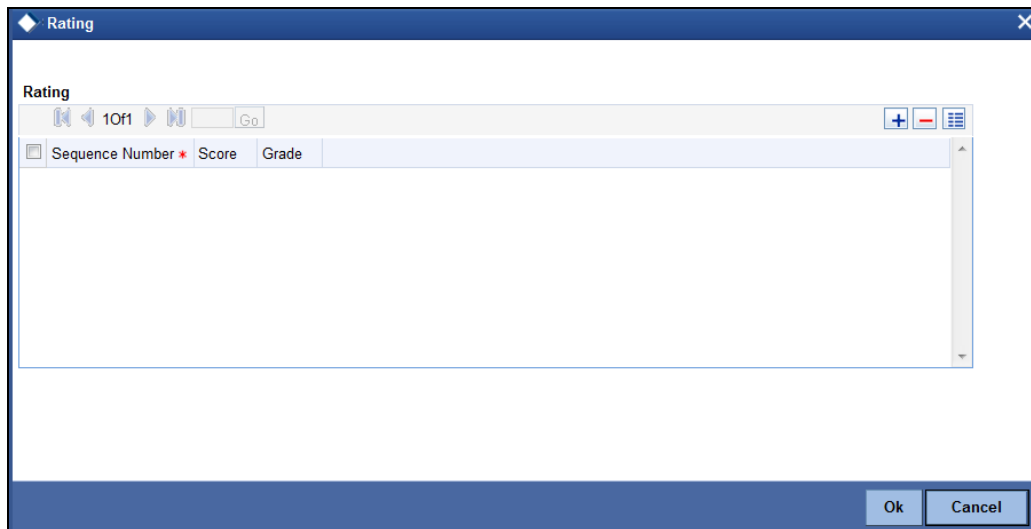
Select the mathematical operator to be used to define the credit score calculation formula. You can select '+', '-', '*', or '/'.

Logical Operators

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

1.6.3 Specifying Credit Grades

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



The screenshot shows a software window titled "Rating". Inside the window, there is a toolbar with several icons (back, forward, search, etc.) and a "Go" button. Below the toolbar is a table with three columns: "Sequence Number", "Score", and "Grade". The table is currently empty. At the bottom right of the window are "Ok" and "Cancel" buttons.

You can specify the following details here:

Sequence Number

The sequence number is automatically generated by the system.

Score

Specify the score associated with a credit risk.

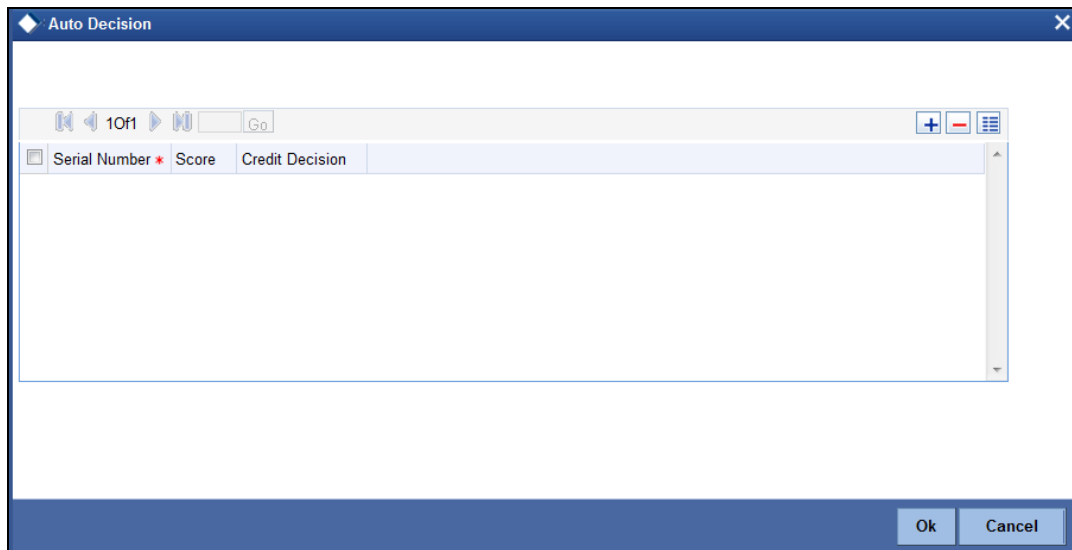
Grade

Specify the credit grade based on the score obtained.

1.6.4 Specifying Auto Decision Details

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

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



Specify the following details:

Serial Number

The system displays the serial number.

Score

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

Auto Decision

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

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

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

1.7 Viewing Credit Rule Summary

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

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

The screenshot shows the 'Rule Maintenance' application window. It features a search interface with the following elements:

- Title Bar:** 'Rule Maintenance' with standard window controls.
- Search Filters:**
 - 'Authorization Status' dropdown menu.
 - 'Record Status' dropdown menu.
 - 'Rule Id' text input field with a search icon.
- Action Buttons:** 'Search', 'Advanced Search', 'Refresh', and 'Reset'.
- Table Controls:** 'Records per page' (15), '1 Of 1', and a 'Go' button.
- Table Headers:** 'Authorization Status', 'Record Status', 'Rule Id', and 'Account Description'.
- Table Body:** Currently empty, showing 15 rows.
- Footer:** 'Exit' button.

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

- Authorization Status
- Record Status
- Rule Id

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

1.8 Maintaining Credit Ratios

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

Credit Ratio Maintenance

Save Hold

Group Id *

Description

Type

Ratio Id

Ratio Id *	Description	Formula
<input checked="" type="checkbox"/>	<input type="text"/>	Formula

Maker
Checker
Mod No

Date Time:
Date Time:
Record Status
Authorization Status

Cancel

You can specify the following details in this screen:

Group Id

Specify a unique identification code for the ratio group.

Description

Specify a suitable description for the ratio group.

Type

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

- Retail
- Corporate

Ratio Id

Specify a unique identification for the credit ratio being maintained.

Description

Specify a suitable description for the credit ratio.

1.8.1 Specifying Formula Details

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

Ratio Type	Condition
<input checked="" type="checkbox"/> Stated Before	#ST_MON_DEBT##ST
<input type="checkbox"/> Stated After	(#ST_MON_DEBT# + #
<input type="checkbox"/> Actual Before	(#ACT_MON_DEBT#)/('
<input type="checkbox"/> Actual After	(#ACT_MON_DEBT#+#

You can specify the following details here:

Ratio Type

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

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

Condition

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

Elements

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

Functions

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

Braces

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

Operators

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

1.9 Viewing Credit Ratio Summary

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

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

	Authorization Status	Record Status	Group Id	Description
<input type="checkbox"/>				
<input type="checkbox"/>				
<input type="checkbox"/>				
<input type="checkbox"/>				
<input type="checkbox"/>				
<input type="checkbox"/>				
<input type="checkbox"/>				
<input type="checkbox"/>				
<input type="checkbox"/>				
<input type="checkbox"/>				
<input type="checkbox"/>				
<input type="checkbox"/>				
<input type="checkbox"/>				
<input type="checkbox"/>				
<input type="checkbox"/>				

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

- Authorization Status
- Record Status
- Group Id

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

1.10 Maintaining Override Details

You can maintain the formulae to verify if overrides need to be generated dynamically, in 'Override Maintenance' screen. You can invoke this screen by typing 'ORDOVDMT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Override Maintenance

Save Hold

Process Code *

Application Category *

Type

Stage

Stage * 1 of 1 + -

Description

Overrides

Sequence Number *	Condition	Error Code	Error Parameter
<input checked="" type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Elements

Index

Functions

Braces

Operators

Logical Operators

Maker Date Time:

Checker Date Time:

Mod No Record Status Authorization Status

Cancel

You can specify the following details in this screen:

Process Code

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

Application Category

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

Type

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

- Retail
- Corporate

Stage

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

Description

Specify a suitable description for the loan origination stage.

Overrides

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

Sequence Number

The sequence number is automatically generated by the system.

Condition

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

Error Code

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

Error Parameter

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

Elements

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

Functions

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

Braces

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

Operators

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

Logical Operators

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

1.11 Viewing Override Summary

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

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

Override Maintenance

Authorization Status Record Status

Process Code Application Category

Records per page 15 1 Of 1

<input type="checkbox"/>	Authorization Status	Record Status	Process Code	Application Category
<input type="checkbox"/>				
<input type="checkbox"/>				
<input type="checkbox"/>				
<input type="checkbox"/>				
<input type="checkbox"/>				
<input type="checkbox"/>				
<input type="checkbox"/>				
<input type="checkbox"/>				
<input type="checkbox"/>				
<input type="checkbox"/>				
<input type="checkbox"/>				
<input type="checkbox"/>				
<input type="checkbox"/>				
<input type="checkbox"/>				
<input type="checkbox"/>				

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

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

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

1.12 Maintaining Document Details

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

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

You can specify the following details in this screen:

Process Code

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

Application Category

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

Stage

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

Stage Title

Specify a suitable description for the loan origination stage.

Document Details

Document Category

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

Document Type

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

Mandatory

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

- Mandatory
- Overridden
- Others

BI Advices

Report Name

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

Template

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

Format

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

- PDF
- RTF

Locale

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

- en-US

Out come

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

Checklist Details

Sequence Number

The system displays the sequence number.

Checklist Item

Specify the checklist to be maintained.

Mandatory

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

1.13 Viewing Document Checklist Summary

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

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

The screenshot shows the 'Documents Details' application window. It features a search interface with filters for Authorization Status, Record Status, Process Code, and Application Category. Below the filters are buttons for Search, Advanced Search, Refresh, and Reset. A table displays search results with columns for Authorization Status, Record Status, Process Code, and Application Category. The table currently shows 1 record out of 1, with 15 records per page. Each row in the table has a checkbox on the left. An Exit button is located at the bottom right of the window.

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

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

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

1.14 Maintaining Application Category Details

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

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

Application Category Maintenance Detail

New Copy Close Unlock Print Enter Query

Application Category * **RETAIL_P** Application Type **Retail**
Category Description **Retail** Rule Id **RRULE1**
Ratio Id **RATIO1**
Pricing Group **NRP2**

Main Agency

Product Details

1011

Product Code *	Product Description	Default
<input checked="" type="checkbox"/> CLO2	NormalBearing	<input checked="" type="checkbox"/>
<input type="checkbox"/> CLP1	CL_PDC_TENOR_PRODUCT	<input type="checkbox"/>

Offer Details

1011

Offer Id *	No of Installments	Units	Frequency	Rate	Rate Code	Default
<input checked="" type="checkbox"/> OFF1	12	Monthly	1	8		<input checked="" type="checkbox"/>
<input type="checkbox"/> OFF2	12	Monthly	1	15		<input type="checkbox"/>
<input type="checkbox"/> OFF3	12	Monthly	1	10		<input type="checkbox"/>
<input type="checkbox"/> OFF4	12	Monthly	1	4		<input type="checkbox"/>

Maker M35713 Date Time: 2012-11-07 14:37:51 Mod No 1
Checker M35713 Date Time: 2012-11-07 14:37:52 Record Status Open
Authorization Status Authorized

You can specify the following details in this screen:

Application Category

Specify a unique identification for the loan application category.

Category Description

Specify a suitable description for the loan application category.

Rule Id

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

Ratio Id

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

Pricing Group

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

1.14.1 Main Tab

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

Product Details

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

Product Code

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

Product Description

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

Default

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

Offer Details

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

Offer Id

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

No of Installments

Specify the number of instalments associated with the loan.

Units

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

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

Frequency

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

Rate

Specify the interest rate to be associated with the loan.

Rate Code

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

Default

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

1.14.2 Agency Tab

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

The screenshot displays the 'Application Category Maintenance Detail' window. At the top, there is a menu bar with options: New, Copy, Close, Unlock, Print, and Enter Query. Below this, the 'Application Category' is set to 'RETAIL_P' and the 'Category Description' is 'Retail'. The 'Application Type' is 'Retail', 'Rule Id' is 'RRULE1', 'Ratio Id' is 'RATIO1', and 'Pricing Group' is 'NRP2'. The 'Main' tab is selected, and the 'Agency' sub-tab is active. The 'Credit Agency' section shows a table with columns 'Agency Code' and 'Agency Name'. Below this, the 'Bureau Details' section shows a table with columns 'Bureau Code' and 'Bureau'. The bottom status bar indicates: Maker M35713, Checker M35713, Date Time: 2012-11-07 14:37:51, Mod No 1, Record Status Open, and Authorization Status Authorized.

You can specify the following details in this screen:

Credit Agency

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

Agency Code

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

Agency Name

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

Bureau Details

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

Bureau Code

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

Bureau

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

1.15 Viewing Application Category Summary

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

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

The screenshot shows the 'Category Details' window. At the top, there are four search criteria: 'Authorization Status' (dropdown), 'Application Category' (text input with a magnifying glass icon), 'Record Status' (dropdown), and 'Financing Type' (dropdown). Below these are four buttons: 'Search' (with a magnifying glass icon), 'Advanced Search', 'Refresh', and 'Reset'. A table header section shows 'Records per page' set to 15, '1 Of 1' records, and a 'Go' button. The table itself has five columns: 'Authorization Status', 'Record Status', 'Application Category', 'Category Description', and 'Financing Type'. The table body contains 15 empty rows, each with a checkbox on the left. At the bottom right of the window is an 'Exit' button.

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

- Authorization Status
- Record Status
- Application Category

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

1.16 Maintaining Pricing Details

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

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

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

Specify the following details:

Pricing Group ID

Specify a unique name to identify the price group.

Description

Specify a brief description of the price group.

Price Type

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

- Corporate
- Retail

Pricing Details

Specify the following details.

Price ID

Specify a unique price ID.

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

Price Description

Specify a brief description of the price ID.

Default

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

1.17 Viewing Pricing Details

You can view the pricing details maintained in the 'Pricing Details' screen. To invoke the screen, type 'ORSPRCMT' in the field at the top right corner of the application toolbar and click the adjoining arrow button.

The screenshot shows the 'Pricing Details' application window. It features a search section with dropdowns for 'Authorization Status' and 'Price Type', and text inputs for 'Price Group ID', 'Record Status', and 'Description'. Below the search section are buttons for 'Search', 'Advanced Search', 'Refresh', and 'Reset'. A table header indicates 'Records per page' as 15 and '1 Of 1' records. The table columns are 'Authorization Status', 'Record Status', 'Price Group ID', 'Description', and 'Price Type'. The table body is currently empty. An 'Exit' button is located at the bottom right of the window.

In this screen, you can base your queries by providing any or all of the following criteria:

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

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

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

1.17.1 Maintaining Pricing Formula

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

The screenshot shows the 'Formula Maintenance' window. It features a table with three columns: 'Sequence Number *', 'Condition', and 'Score'. The first row contains the value '1' in the 'Sequence Number' column. Below the table, there are several input fields: 'Elements' (with a red 'x' icon), 'Index', 'Functions' (dropdown), 'Braces' (dropdown), 'Operators' (dropdown), and 'Logical Operators' (dropdown). At the bottom right, there are 'Ok' and 'Cancel' buttons.

Sequence Number

Specify the sequence number.

Condition

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

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

Score

Specify the score for each condition.

Elements

Select the element from the adjoining option list.

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

Functions

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

Braces

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

Operators

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

Logical Operators

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

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

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

1.17.2 Maintaining Pricing Offer

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

The screenshot shows a window titled "Offer Details" with a close button (X) in the top right corner. Below the title bar is a toolbar with navigation icons (back, forward, search, etc.) and a "Go" button. Below the toolbar is a table with the following columns: Sequence Number, Score From, Score Up To, Rate, No of Installments, Frequency, and Units. The first row of the table has the following values: 1, empty, empty, empty, empty, empty, and Monthly. The window has "Ok" and "Cancel" buttons at the bottom right.

You can specify the following details here:

Sequence Number

System generates the sequence number.

Score From

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

Score Up To

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

Rate

Specify the rate to be picked up for the score.

No of Instalments

Specify the number of instalments for the offer.

Frequency

Specify the frequency of the offer.

Units

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

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

1.18 Stages in Retail Loan Origination

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

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

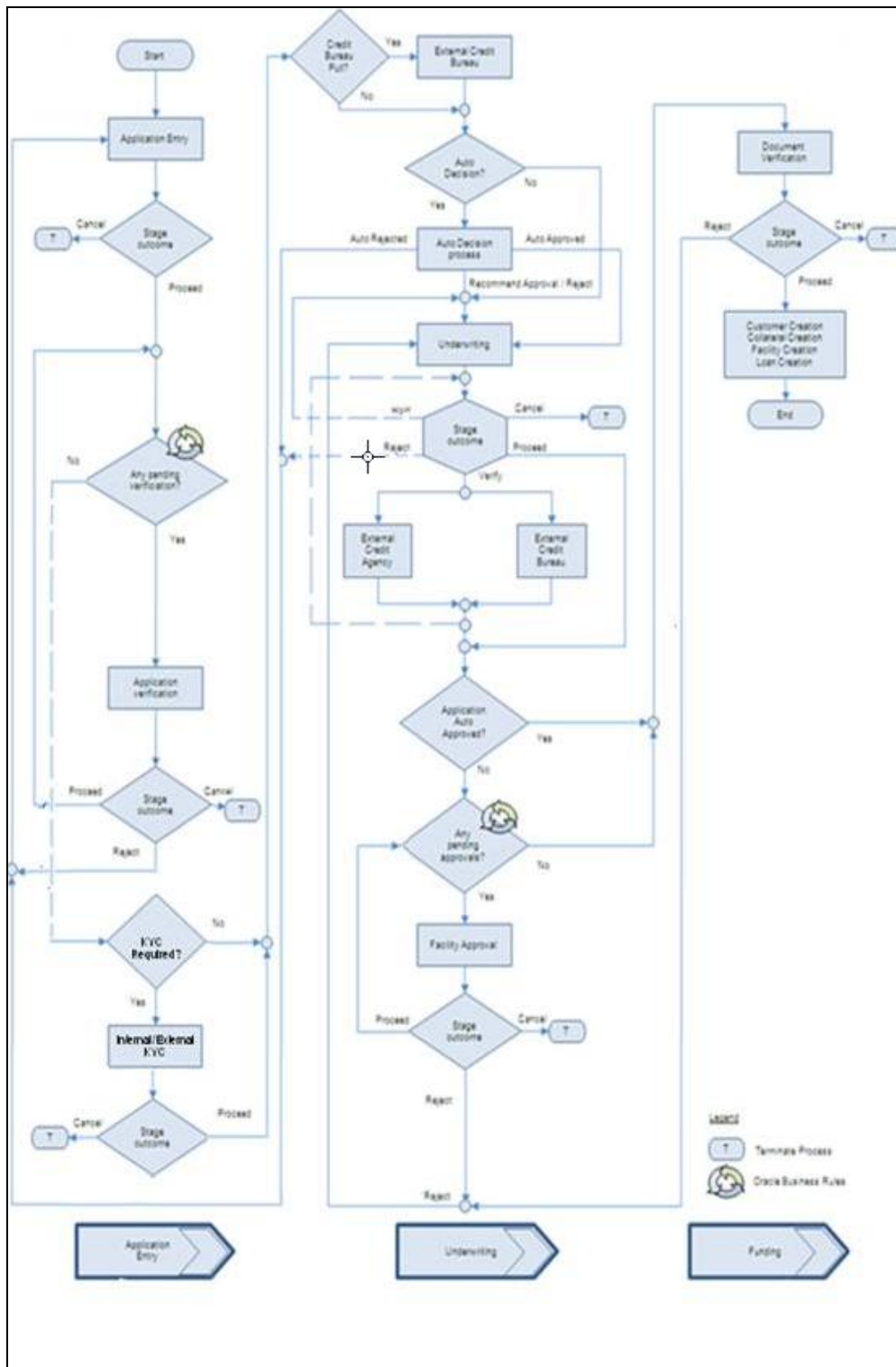
- Application Entry – the following details are captured in this stage
 - Applicant Information
 - Application details
 - Requested Loan Details
 - Collateral Details
 - Checklist
 - Documents
 - Advice Generation
- Application Verification

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

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

1.18.1 Process Flow Diagram

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



1.18.2 Process Matrix

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

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

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

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

Step 1. Application Entry

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

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

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

Retail Loan Application Entry

Save Hold

Application Category * [] Lead Id [] Application Number * RetailLending5050
Product Code * [] Enquiry ID [] User Reference * []
Description [] Application Priority Low
Application Branch * 007 Application Status Application Entry
Application Date * 2012-05-15

Main Details Financial Requested Limit Collateral Comments

Channel [] KYC Required [] External Credit Check Required
Intermediary Group [] Auto Decision Required

Applicant Details

10ft [] Go []

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

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

Account Details

Account Branch []
Account Class []
Account Number []
Default

Documents Trade In Customer Dedupe Loan Dedupe Customer MIS Customer Account MIS Customer/Account Fields

Prev Remarks Remarks Audit Outcome [] Exit

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

Application Category

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

Product Code

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

Description

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

Application Branch

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

Application Date

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

Lead ID

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

Enquiry ID

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

Application Number

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

User Reference

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

Application Priority

Select the priority of application.

Application Status

The status of the application gets displayed here.

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

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

1.18.3 Main Tab

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

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

Channel

Specify the channel Id of the originating channel.

Intermediary Group

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

KYC Required

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

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

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

Auto Decision Required

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

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

External Credit Check Required

Check this box to enable external credit bureau service for credit evaluation of the loan applicant.

If you check this box, the system will automatically initiate external credit check, If you do not check this box, the system will not initiate external credit bureau check.

The credit check initiation happens before underwriting stage.

Group Code

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

SSN

Specify applicant's SSN.

Applicant Details

Type

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

- Primary
- Co-Applicant

Existing

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

Local Branch

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

Customer No

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

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

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

Responsibility

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

Liability

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

RM ID

Specify the Relationship Manager ID of the Loan Applicants.

RM Name

Specify the Relationship Manager name of the Loan Applicants.

You have to specify the following details:

Country

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

Nationality

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

Language

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

Customer category

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

Financial Currency

Select the currency used in the transaction.

Group Code

Specify the appropriate group code.

Mobile Number

Specify the mobile number of the customer.

Landline Number

Specify the landline number of the customer.

Email

Specify the e-mail address of the customer.

Fax

Specify the fax number of the customer.

First Name

Specify the first name of the customer.

Middle Name

Specify the middle name of the customer.

Last Name

Specify the last name of the customer.

Salutation

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

- Mr
- Mrs
- Miss
- Dr

Gender

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

Date of Birth

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

Mother's Maiden Name

Specify the customer's mother's maiden name.

Marital Status

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

- Married
- Unmarried
- Divorcee
- Separated
- Spouse Expired

Dependents

Specify the number of dependents for the customer.

SSN

Specify the SSN of the customer.

Passport Number

Specify the passport number of the customer.

Passport Issue Date

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

Passport Expiry Date

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

Account Branch

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

Account Class

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

Account Number

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

1.18.4 Details Tab

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

Retail Loan Application Entry - Transaction Branch Code ::: 001

Application Category * Lead Id Application Number *
Product Code * Enquiry ID User Reference *
Description Application Priority
Application Branch * Application Status
Application Date *

Main Details Financial Requested Limit Collateral Comments

Address Details

Address Type * ☐ Current
Address Line 1 * Country
Address Line 2 Zip
Address Line 3 Contact Number

Employment Details

Employer *
Employment Type
Occupation
Designation
Employee Id
Address Line 1 Extension
Address Line 2 Contact Phone
Address Line 3 Contact Name
Country Contact Extension
Zip Comments
Phone Number Department

Documents Trade In Customer Dedupe Loan Dedupe Customer MIS Customer Account MIS Customer/Account Fields

Prev Remarks Remarks Outcome

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

1.18.5 Financials Tab

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

The screenshot displays the 'Retail Loan Application Entry - Transaction Branch Code :: 001' window. At the top, there are input fields for Application Category, Product Code, Description, Application Branch, Application Date, Lead Id, Enquiry ID, Application Number, User Reference, Application Priority (set to 'Low'), and Application Status (set to 'Application Entry'). A 'Default' button is located near the Application Branch field. Below these fields is a tabbed interface with tabs for Main, Details, Financial (selected), Requested, Limit, Collateral, and Comments. The 'Financial' tab contains two main sections: 'Income Details' and 'Liability Details'. Each section has a table with columns for various financial metrics. The 'Income Details' table has columns for Income Type, Frequency, Currency, and Amount. The 'Liability Details' table has columns for Liability Type, Liability Sub Type, Frequency, Currency, Amount, Account Balance, Start Date, and End Date. At the bottom of the window, there are sections for Asset Details (Vehicle and Home) with input fields for Make, Model, Address Line 1, and Address Line 2. A bottom navigation bar includes buttons for Documents, Trade In, Customer Dedupe, Loan Dedupe, Customer MIS, Customer Account MIS, and Customer/Account Fields. The bottom right corner features buttons for Prev Remarks, Remarks, Audit, Outcome (a dropdown menu), and Exit.

Income Details

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

Income Type

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

- Salary
- Rent
- Business
- Others

Currency

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

Amount

Specify the amount that the customer draws as his income.

Frequency

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

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

Currency

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

Amount

Specify the amount that the customer draws as his income

Liability Details

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

Liability Type

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

- Loan
- Lease
- Rent
- Others

Liability Sub Type

Specify the sub type corresponding to the liability.

Frequency

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

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

Currency

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

Amount

Specify the amount that the customer pays as his liability.

Account Balance

Specify the balance associated with the liability account.

Start Date

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

End Date

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

Asset Details**Type**

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

- Vehicle
- Home
- Others

Asset Sub Type

Specify the sub type associated with the asset.

Description

Specify a suitable description for the asset type.

Asset Value

Specify the value associated with the asset.

Vehicle

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

Make

Specify the make of the vehicle.

Model

Specify the model of the vehicle.

Manufacturing Year

Specify the year of manufacture of the vehicle.

Body

Specify the body details of the vehicle.

Reg#

Specify the registration number of the vehicle.

Home**Address Line 1-3**

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

Width

Specify the width of the customer's residence.

Length

Specify the length of the customer's residence.

Occupancy

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

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

1.18.6 Requested Tab

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

Retail Loan Application Entry - Transaction Branch Code ::: 001

Application Category * Lead Id Application Number *
Product Code * Enquiry ID User Reference *
Description Application Priority
Application Branch * Application Status
Application Date *

Main | Details | Financial | Requested | Limit | Collateral | Comments

Requested Loan Details

Requested Currency * No of Installments ☐ Loan Against Salary
Requested Amount * Frequency Loan Purpose
Interest Rate * Unit
Tenor(In Months)

Loan Itemization Details

☐ Serial No | Itemization * | Amount * | Comments

Documents | Trade In | Customer Dedupe | Loan Dedupe | Customer MIS | Customer Account MIS | Customer/Account Fields

Prev Remarks Outcome

Specify the following details:

Requested Loan Details

Requested Currency

Specify the requested currency for the loan.

Requested Amount

Specify the amount requested for the loan.

Interest Rate

Specify the requested loan rate for the loan.

Tenor (In Months)

Specify the requested tenor for the loan.

Number of Instalments

Specify the requested Number of Loan Instalments/Schedules.

Frequency

Specify the requested Loan Schedule Frequency.

Unit

Specify the requested Loan Schedule Frequency Unit/Basis.

Loan against Salary

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

Purpose

Specify the Purpose of the loan.

Loan Itemization Details**Serial Number**

Specify the serial number.

Itemization

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

Requested Amount

Specify the amount requested corresponding to the itemization specified.

Comments

Specify comments, if any, corresponding to the itemization.

1.18.7 Limit Tab

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

Retail Loan Application Entry - Transaction Branch Code ::: 001

Application Category * Lead Id Application Number *
Product Code * Enquiry ID User Reference *
Description Application Priority Low
Application Branch * Application Status Application Entry
Application Date *

Main Details Financial Requested Limit Collateral Comments

Liability Details

Liability No
Liability Name
Main Liability No
Liability Branch
Liability Currency
Overall Limit

Line Details

Line Code
Line Serial
Main Line Code
Line Branch
Line Currency
Limit Amount
Collateral Amount
Effective Line Amount Basis Limit + Collateral
Effective Line Amount

Pool Details

Pool Code
Pool Description
Pool Currency
Pool Amount
Pool Utilized

Documents Trade In Customer Dedupe Loan Dedupe Customer MIS Customer Account MIS Customer/Account Fields

Prev Remarks Remarks Outcome

In this screen, specify the following details:

Liability Details

Liability No

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

Liability Name

Select the liability name.

Main Liability No

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

Liability Branch

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

Liability Currency

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

Overall Limit

Specify the overall liability limit.

Line Details**Line Code**

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

Line Serial

Specify the line serial number.

Main Line Code

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

Line Branch

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

Line Currency

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

Line Amount

Specify the line amount for the facility.

Collateral Amount

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

Effective Line Amount basis

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

Effective Line Amount

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

Pool Details**Pool Code**

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

Pool Description

Specify the collateral pool description.

Pool Currency

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

Pool Amount

Specify the collateral pool amount.

Pool Utilized

Specify the collateral pool amount utilized amount.

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

1.18.8 Collaterals Tab

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

The screenshot displays the 'Retail Loan Application Entry - Transaction Branch Code :: 001' form. The 'Collateral' tab is selected, showing various input fields for collateral details. The form is organized into several sections:

- Application Details:** Includes fields for Application Category, Product Code, Description, Application Branch, Application Date, Lead Id, Enquiry ID, Application Number, User Reference, Application Priority (set to Low), and Application Status (set to Application Entry).
- Collateral Details:** Includes Collateral Branch, Collateral Id, Collateral Description, Collateral Currency, Collateral Value, Start Date, End Date, Collateral Category, Collateral Type (set to Normal), Linked Percent (%), Linked Amount, Haircut %, Revaluation Date, Revision Date, Charge Type, Utilization Order, and Commitment Product. A 'Revalue Collateral' checkbox is also present.
- Market Value Based:** Includes Security Id, Number Of Units / Nominal Value, and Cap Amount.
- Guarantor Based:** Includes Guarantor Id and Rating.
- Haircut Schedule:** A table with columns for Effective Date and Haircut %.
- Vehicle Details:** Includes Vehicle ID, Vehicle Number, Year, Make, Model, Body, Usage, Valuation Source (set to None), and Valuation Status (set to Not Required).
- Covenant Details:** A table with columns for Covenant Name, Description, Reversal Date, Mandatory, Grace Days, Notice Days, Due Date On, Frequency, Start Date, Start Month, and Remarks.

The bottom of the form features a navigation bar with buttons for Documents, Trade In, Customer Dedupe, Loan Dedupe, Customer MIS, Customer Account MIS, and Customer/Account Fields. Below this is a 'Prev Remarks' section, a 'Remarks' text area, an 'Outcome' dropdown menu, and an 'Exit' button.

Collateral Details

Collateral Branch

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

Utilization Order

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

Commitment Product

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

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

Linked Percentage

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

Linked Amount

Specify the Linked amount based on the linked percentage.

Haircut %

Specify the collateral haircut percentage for evaluating the collateral amount.

Utilization Order

Specify the collateral utilization order.

Commitment Product

Specify the commitment product associated with the collateral.

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

Market Value Based

Security ID

Select the security id from the option list .

Number of units/Nominal value

Specify the number of units.

Cap Amount

Specify the cap amount.

Guarantor Based

Guarantor ID

Select the Guarantor Id from the option list.

Rating

The system displays the rating.

Haircut Schedules

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

Effective Date

Specify the Collateral Value evaluation date.

Haircut %

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

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

Vehicle Details

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

Identification Number

Enter the unique identification number associated with the vehicle.

Vehicle Number

Specify the vehicle number.

Year

Specify the year of manufacture for the vehicle.

Make

Specify the make of the vehicle.

Model

Specify the vehicle model.

Body

Specify the vehicle body details.

Usage

Specify the mileage used by the vehicle till date.

Valuation Source

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

- None
- Internal

Valuation Status

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

- Recommended
- Not Recommended

Vehicle ID

Specify the vehicle identification number.

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

Covenant Details**Covenant Name**

Specify the collateral's covenant name.

Due Date On

Specify collateral's covenant due date on.

Frequency**Start Date**

Specify the collateral covenant start date.

Start Month

Specify the collateral covenant start month.

Remarks

Specify the covenant remarks.

1.18.9 Comments Tab

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

Retail Loan Application Entry - Transaction Branch Code ::: 001

Application Category * Lead Id Application Number *
Product Code * Enquiry ID User Reference *
Description Application Priority Low
Application Branch * Application Status Application Entry

Main Details Financial Requested Limit Collateral **Comments**

Comments

1001

Serial No	Comments *	Comment By	Comment Date
1	<input type="text"/>	32474A01	2012-05-15

Documents Trade In Customer Dedupe Loan Dedupe Customer MIS Customer Account MIS Customer/Account Fields

Prev Remarks Remarks Audit Outcome Exit

You can specify the following details here:

Sequence Number

The sequence number is automatically generated by the system.

Comments

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

Comment By

Specify the name of the commenter.

Comment Date

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

1.18.10 Capturing Document Details

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

The screenshot shows a web application window titled 'Documents'. It has a navigation bar with 'Main', 'Advices', and 'Checklist' tabs. Below the navigation bar is the 'Document Upload' section. This section includes a toolbar with navigation icons, a 'Go' button, and a list of document entries. The list has columns for 'Document Category *', 'Document Reference *', 'Document Type *', and 'Remarks'. Each row has a checkbox and an 'Upload' button. The first row is selected. At the bottom of the window are 'Ok' and 'Cancel' buttons.

<input checked="" type="checkbox"/>	Document Category *	Document Reference *	Document Type *	Remarks	Upload
<input checked="" type="checkbox"/>					Upload

Here, you need to specify the following details:

Document Category

Specify the category of the document to be uploaded.

Document Reference

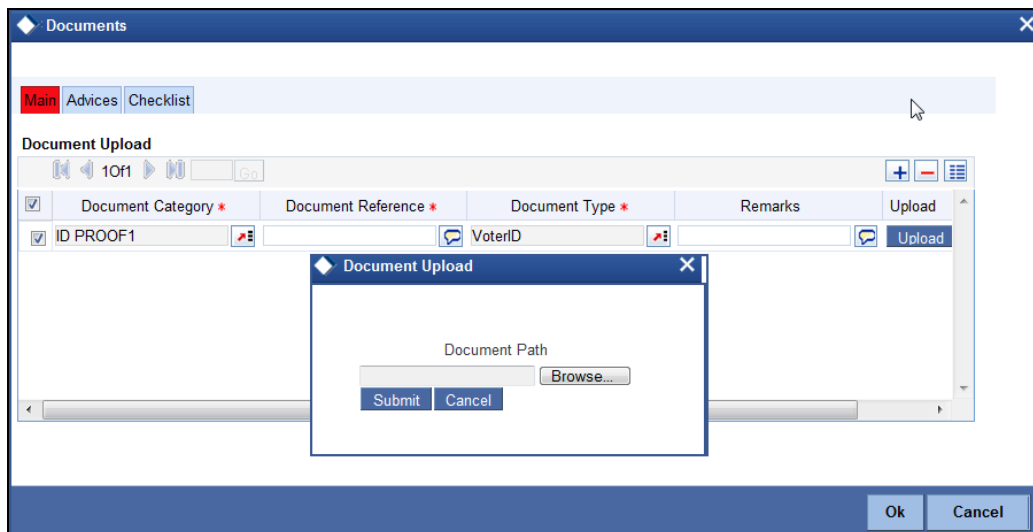
The system generates and displays a unique identifier for the document.

Document Type

Specify the type of document that is to be uploaded.

Upload

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



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

View

Click 'View' to view the document uploaded.

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

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

1.18.11 Capturing Trade In Details

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

The screenshot shows the 'Trade-In Details' window. At the top, there are fields for 'Application Number' (with a value of 'RetailLending5149') and 'Product Code'. Below these are two main sections: 'Asset' and 'Value'. The 'Asset' section contains fields for 'Type', 'Sub Type', 'Description', 'Asset Id', 'Make', 'Model', 'Manufacture Year', and 'Body'. The 'Value' section contains fields for 'Source', 'Supplement', 'Edition', 'Validation Date', 'Currency', 'Wholesale', 'Base Retail', 'Payment Amt(-)', 'Additions', and 'Total Transaction Value'. At the bottom right, there are 'Ok' and 'Cancel' buttons.

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

Application Number

Specify the application number.

Product Code

Specify the loan product.

Currency

Specify the trade asset currency.

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

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

1.18.12 Verifying Customer Dedupe

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

Customer Dedupe

Application Number * RetailLending5149

Customer No * 001

Customer Dedupe Details

10 of 1

Go

Customer No *	First Name	Last Name	Short Name	National Id	Customer Category	Date of Birth	Email	Passport No
---------------	------------	-----------	------------	-------------	-------------------	---------------	-------	-------------

Ok Cancel

1.18.13 Verifying Loan Dedupe

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

◆

Loan Dedupe

×

Application Number * RetailLending5149

Customer No * 001

Loan Dedupe Details

⏮

⏪

1Of1

⏩

⏭

Go

☰

<input type="checkbox"/>	Loan Account Number	Loan Currency	Loan Amount	Value Date	Maturity Date	Outstanding Amount	Rate

Ok

Cancel

1.18.14 Capturing Customer MIS

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

Customer MIS

Application Number * RetailLending5149

MIS Group

Customer No * 001

Local Branch *

Default From MIS Group

Link to Group

Customer MIS Composite MIS

Customer MIS Classes

1011 Go

MIS Class	MIS Code
-----------	----------

Change Log Transfer Log

Ok Cancel

1.18.15 Capturing Customer Account MIS

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

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

Customer Account MIS

Application Number * RetailLending5149

Customer * 001

Branch Code *

Account *

Account Class *

Currency * GBP

Calc Method

Rate Code

Rate Type Fixed

Reference Rate

Spread

Pool Code

Account Level

Link to Group

MIS Group

Default MIS Group

Transaction MIS Composite MIS Cost MIS

Transaction MIS	Composite MIS	Cost MIS
Transaction MIS 1	Composite MIS 1	Cost MIS 1
Transaction MIS 2	Composite MIS 2	Cost MIS 2
Transaction MIS 3	Composite MIS 3	Cost MIS 3
Transaction MIS 4	Composite MIS 4	Cost MIS 4
Transaction MIS 5	Composite MIS 5	Cost MIS 5
Transaction MIS 6	Composite MIS 6	
Transaction MIS 7	Composite MIS 7	
Transaction MIS 8	Composite MIS 8	

Change Log Transfer Log

Ok Cancel

1.18.16 Specifying Customer/Account Fields

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

The screenshot shows the 'User Defined Fields' dialog box. At the top, there is a header bar with a diamond icon and the text 'User Defined Fields'. Below the header, there is a text field for 'Application Number' with the value 'RetailLending5149'. Below this, there are two tabs: 'Customer' (selected) and 'Customer Account'. Under the 'Customer' tab, there are two text fields: 'Customer Branch' with the value '007' and 'Customer No' with the value '001'. Below these fields is a section titled 'UDF Details'. This section contains a table with two columns: 'Field Name' and 'Value'. The table is currently empty. At the bottom right of the dialog box, there are two buttons: 'Ok' and 'Cancel'.

You can specify the following user defined field details for the customer in Customer Tab:

Name

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

Value

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

The screenshot shows the 'User Defined Fields' dialog box. At the top, there is a header bar with a diamond icon and the text 'User Defined Fields'. Below the header, there is a text field for 'Application Number' with the value 'RetailLending5149'. Below this, there are two tabs: 'Customer' and 'Customer Account' (selected). Under the 'Customer Account' tab, there are two text fields: 'Account Branch' and 'Account Number'. Below these fields is a section titled 'UDF Details'. This section contains a table with two columns: 'Field Name' and 'Value'. The table is currently empty. At the bottom right of the dialog box, there are two buttons: 'Ok' and 'Cancel'.

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

Name

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

Value

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

1.18.17 Viewing Vehicle Evaluator

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

The screenshot shows the 'Vehicle Evaluator' window with the following sections:

- Application Details:** Application Number * RetailLending3248, Vehicle Id * BMW12, Collateral Code * 017ASTKVR14.
- Vehicle Details:** Valuation Source (I), Identification Number (12535), Year, Make, Model, Body, Usage.
- Vehicle Valuations:** Wholesale Value, Retail Value, Usage Value, Attribute Value, Total Value.
- Vehicle Attributes:** A table with columns: Attribute Description, Attribute Code, Attribute Value, Package Included, Selected. The table is currently empty.

At the bottom right, there are 'OK' and 'Cancel' buttons.

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

The following validations are carried out in this stage:

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

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

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

The task is completed successfully. The Workflow Reference Number is RetailLending<nnnn>.

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

	Workflow Reference	Transaction Reference	Title	Assignee Group	Assignee Users	Customer Name	Amount	Creation Date (FromTo)	Priority
<input type="checkbox"/>	IslamicIjarahAccount1362		Application Entry	ALLROLES				2012-04-30 11:14:27 IST	
<input type="checkbox"/>	IslamicIjarahAccount1574		Application Entry	ALLROLES				2012-05-10 15:16:46 IST	
<input type="checkbox"/>	IslamicIjarahAccount1575		Application Entry	ALLROLES				2012-05-10 15:40:50 IST	
<input type="checkbox"/>	ImportLCProcessFlow1587		Receive and Verify LC Import	ALLROLES,CCSEROLE				2012-05-11 12:11:04 IST	
<input type="checkbox"/>	ImportLCProcessFlow1687		Receive and Verify LC Import	ALLROLES,CCSEROLE				2012-05-16 19:55:53 IST	

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

The following message gets displayed on successful acquisition of the task.

Acquire Successful

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

Step 2. Application Verification

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

Retail Loan Application Verification

Save Hold

Application Category: RETAIL_1
Product Code: CLO2
Description: NormalBearing
Application Branch: 001
Application Date: 2012-11-07

Lead Id
Enquiry ID

Application Number: RetailLending5140
User Reference: 001CLO212312003
Application Priority: Low
Application Status: Verify Application

Details Financial Requested Limit Collateral Comments

Channel
Intermediary Group

☐ KYC Required
☐ Auto Decision Required
☐ External Credit Check Required

Applicant Details

Type	Existing	Local Branch	Customer No	Default	Short Name	Customer Name	National Id	Responsibility
Primary	<input checked="" type="checkbox"/>	001	001005698	Default	Log1	Logu	India	Borrower

Country: GB
Nationality: GB
Language: ENG
Customer Category: INDIVIDUAL
Financial Currency: GBP
Group Code
Mobile Number
Landline Number
Email
Fax

First Name
Middle Name
Last Name
Salutation: Mr.
Gender: Male
Date of Birth: 1982-11-07
Mothers Maiden Name
Marital Status: Married
Dependents: 0

SSN
Passport Number
Passport Issue Date
Passport Expiry Date

Account Details

Account Branch
Account Class
Account Number

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

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

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

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

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

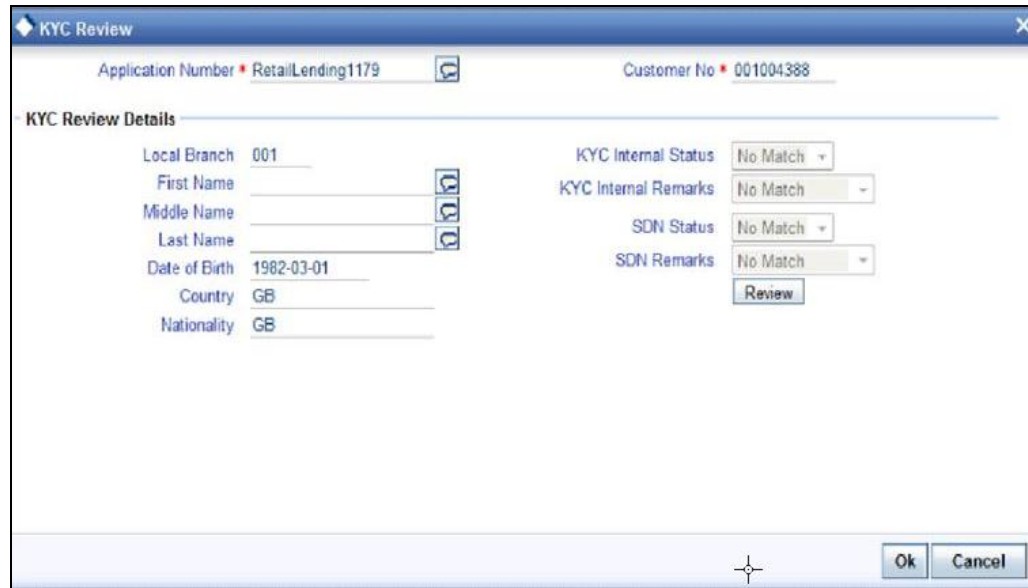
The following message gets displayed on successful acquisition of the task.

Acquire Successful

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

Step 3. Internal KYC Check

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



The screenshot shows a 'KYC Review' window with the following details:

KYC Review Details	
Application Number	RetailLending1179
Customer No	001004388
Local Branch	001
First Name	
Middle Name	
Last Name	
Date of Birth	1982-03-01
Country	GB
Nationality	GB
KYC Internal Status	No Match
KYC Internal Remarks	No Match
SDN Status	No Match
SDN Remarks	No Match
<input type="button" value="Review"/>	
<input type="button" value="Ok"/> <input type="button" value="Cancel"/>	

The system displays the following details:

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

KYC Internal Status

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

- Passed
- Failed
- No Match

KYC Internal Remarks

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

- Possible Match
- No Match

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

SDN Status

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

- Passed
- Failed
- No Match

SDN Remarks

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

- Possible Match
- No Match

Click 'Ok' to proceed to the next stage.

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

The screenshot shows a 'KYC Review' window with the following fields and values:

Application Number * RetailLending3275		Customer No * 001005697	
KYC Review Details			
Local Branch	001	KYC Internal Status	No Match
First Name		KYC Internal Remarks	No Match
Middle Name		SDN Status	No Match
Last Name		SDN Remarks	No Match
Date of Birth	1982-11-07		Review
Country	GB		
Nationality	GB		

At the bottom right, there are 'Ok' and 'Cancel' buttons.

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

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

Once reviewed the verifier provides the review status and remarks.

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

Step 4. External KYC Check

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

The screenshot shows a window titled "KYC Review". At the top, it displays "Application Number * RetailLending1179" and "Customer No * 001004388". Below this is a section titled "KYC Review Details". On the left, there are input fields for "Local Branch" (001), "First Name", "Middle Name", "Last Name", "Date of Birth" (1982-03-01), "Country" (GB), and "Nationality" (GB). On the right, there are dropdown menus for "KYC External Status" (No Match), "KYC External Remarks" (No Match), "SDN Status" (No Match), and "SDN Remarks" (No Match). A "Review" button is located below these dropdowns. At the bottom right of the window are "Ok" and "Cancel" buttons.

The system displays the following details:

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

KYC External Status

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

- Passed
- Failed
- No Match

KYC External Remarks

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

- Possible Match

- No Match

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

SDN Status

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

- Passed
- Failed
- No Match

SDN Remarks

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

- Possible Match
- No Match

Click 'Ok' to proceed to the next stage.

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

The screenshot shows a 'KYC Review' window with the following details:

- Application Number:** *RetailLending3275
- Customer No:** *001005697
- KYC Review Details:**
 - Local Branch: 001
 - First Name: [Text Field]
 - Middle Name: [Text Field]
 - Last Name: [Text Field]
 - Date of Birth: 1982-11-07
 - Country: GB
 - Nationality: GB
- Review Options:**
 - KYC External Status: No Match
 - KYC External Remarks: No Match
 - SDN Status: No Match
 - SDN Remarks: No Match
 - Review** (button)
- Buttons:** Ok, Cancel

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

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

[illegible][illegible]

Once reviewed the verifier provides the review status and remarks.

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

Step 5. Underwriting

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

1.18.18 Main Tab

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

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

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

1.18.19 Collateral Tab

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

The screenshot displays the 'Retail Loan Underwriting - Transaction Branch Code :: 000' application form. The form is divided into several sections:

- Application Details:** Includes fields for Application Category (RETAIL_N), Product Code (CLO2), Description (NormalBearing), Application Branch (000), Application Date (2012-03-05), Lead Id, Enquiry ID, Application Number (RetailLending4828), User Reference (000CLO212065000F), Application Priority (Low), and Application Status (Underwriting).
- Applicant Details:** Includes Type (Primary), Local Branch (000), Customer No (000000103), and Customer Name (PAVIT address).
- Collateral Details:** This section is currently active. It includes fields for Collateral Branch, Collateral Id, Collateral Description, Collateral Currency, Collateral Value, Start Date, End Date, Collateral Category, Collateral Type (Normal), Linked Percent (%), Linked Amount, Haircut %, Revaluation Date, Revision Date, Charge Type, Utilization Order, and Commitment Product. There is also a 'Revalue Collateral' checkbox.
- Market Value Based:** Includes Security Id, Number Of Units / Nominal Value, and Cap Amount.
- Guarantor Based:** Includes Guarantor Id and Rating.
- Vehicle Details:** Includes Vehicle ID, Vehicle Number, Year, Make, Model, Body, Usage, Valuation Source (None), and Valuation Status (Not Required).
- Covenant Details:** Includes a table for Haircut Schedule with columns for Effective Date and Haircut %.
- Footer:** Includes a navigation bar with tabs like Documents, Trade In, KYC Review, Customer Dedupe, Loan Dedupe, Customer MIS, Customer Account MIS, Customer/Account Fields, Vehicle Evaluator, Bureau Report, and Loan MIS. It also has fields for Prev Remarks, Remarks, Audit, Outcome, and an Exit button.

In this screen, capture the following details:

Vehicle Details

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

Identification Number

Enter the unique identification number associated with the vehicle.

Year

Specify the year of manufacture for the vehicle.

Make

Specify the make of the vehicle.

Model

Specify the vehicle model.

Body

Specify the vehicle body details.

Usage

Specify the mileage used by the vehicle till date.

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

- Year
- Make
- Model
- Body
- Usage

Valuation Source

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

- INTERNAL
- NONE

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

Status

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

- RECOMMENDED
- NOT RECOMMENDED
- COMPLETE
- NO DATA

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

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

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

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

The following message gets displayed on successful acquisition of the task.

Acquire Successful

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

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

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

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

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

1.18.20 Credit Score Tab

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

The screenshot displays the 'Retail Loan Underwriting - Transaction Branch Code :: 000' window. The top section contains application details: Application Category (RETAIL_N), Product Code (CLO2), Description (NormalBearing), Application Branch (000), Application Date (2012-03-05), Lead Id, Enquiry ID, Application Number (RetailLending4828), User Reference (000CLO212065000F), Application Priority (Low), and Application Status (Underwriting). Below this is the 'Applicant Details' section with fields for Type (Primary), Local Branch (000), Customer No (000000103), and Customer Name (PAVIT address). The main area features a tabbed interface with 'Credit Score' selected. The 'Internal Credit Rating' section shows a 'Rule Id' (RRULE1), 'Grade', and 'Score' fields, along with a 'Calculate' button. The 'Risk Factor Details' section includes a table with columns for 'Risk Factor', 'Description', and 'Score'. The bottom of the window has a 'Prev Remarks' button, a 'Remarks' text area, an 'Audit' button, an 'Outcome' dropdown menu, and an 'Exit' button.

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

Answer

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

Risk Factor

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

Description

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

System defaults the Category and Question as maintained in the Rule

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

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

1.18.21 Bureau Tab

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

The screenshot displays the 'Retail Loan Underwriting - Transaction Branch Code :: 000' window. The 'Bureau' tab is selected in the 'External Credit Rating' section. The window shows various fields for application details, applicant information, and credit ratings. The 'Bureau' tab is highlighted in red. The 'External Credit Rating' section includes fields for Request ID, External Agency, Score, Recommended, Status, and Remarks. The 'Bureau' tab is selected in the 'External Credit Rating' section. The window also includes a 'Main' menu bar with options like Main, Details, Financial, Requested, Limit, Collateral, Credit Score, Bureau, Ratio, Loan, Component, Charge, Investigation, and Comments. The 'Bureau' tab is selected in the 'External Credit Rating' section. The window also includes a 'Main' menu bar with options like Main, Details, Financial, Requested, Limit, Collateral, Credit Score, Bureau, Ratio, Loan, Component, Charge, Investigation, and Comments. The 'Bureau' tab is selected in the 'External Credit Rating' section.

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

Credit Bureau Details

Customer Id

The identification of the loan customer gets displayed here.

Bureau

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

Status

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

- Completed
- Pending

Remarks

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

External Credit Rating**External Agency**

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

Recommended

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

- Recommended
- Not Recommended

Remarks

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

Status

The following statuses are available:

- Initiated
- Completed

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

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

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

Credit Bureau Report

Application Number * RetailLending4856 Customer No * 000000103
 Requested Id * 1357 External Agency * A1

Report Header

Bureau		Credit Report Id	
First Name		Report Date	
MiddleName		Unique Id	
Last Name		On File Date	
Birth Date		<input type="checkbox"/> Best Match	

Summary 1 | Summary 2 | Trade Lines | Public Records | Collections | Fraud Messages | Inquiries | Also Known As | Consumer Statement | Credit Scores

Life **Recent** **Open**

Chapter7		Chapter7		Chapter7	
Chapter11		Chapter11		Chapter11	
Chapter13		Chapter13		Chapter13	
Total		Total		Total	

1

Ok Cancel

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

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

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

The following reports can be viewed:

Summary1

Credit Bureau Report

Application Number * RetailLending4856 Customer No * 000000103
 Requested Id * 1353 External Agency * A1

Report Header

Bureau		Credit Report Id	
First Name		Report Date	
MiddleName		Unique Id	
Last Name		On File Date	
Birth Date		<input type="checkbox"/> Best Match	

Summary 1 | Summary 2 | Trade Lines | Public Records | Collections | Fraud Messages | Inquiries | Also Known As | Consumer Statement | Credit Scores

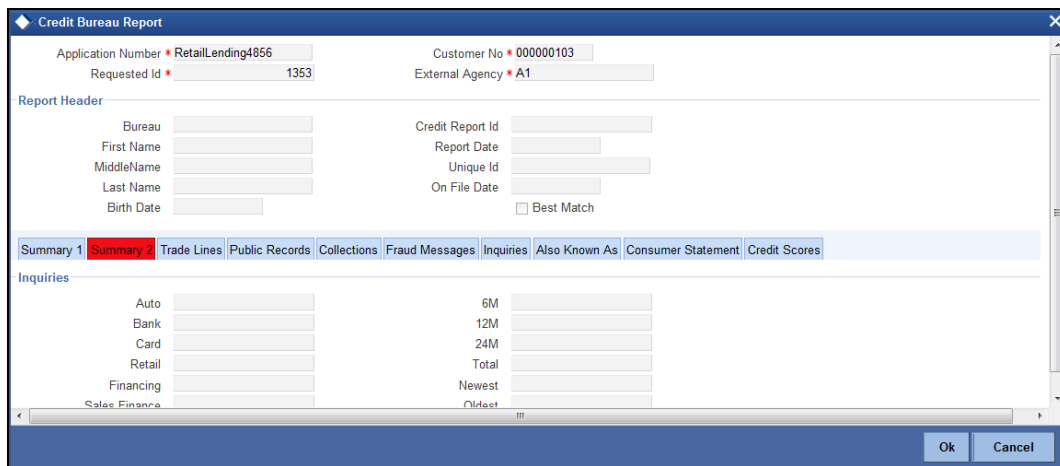
Life **Recent** **Open**

Chapter7		Chapter7		Chapter7	
Chapter11		Chapter11		Chapter11	
Chapter13		Chapter13		Chapter13	
Total		Total		Total	

1

Ok Cancel

Summary 2



Credit Bureau Report

Application Number * RetailLending4856 Customer No * 000000103
Requested Id * 1353 External Agency * A1

Report Header

Bureau		Credit Report Id	
First Name		Report Date	
MiddleName		Unique Id	
Last Name		On File Date	
Birth Date		<input type="checkbox"/> Best Match	

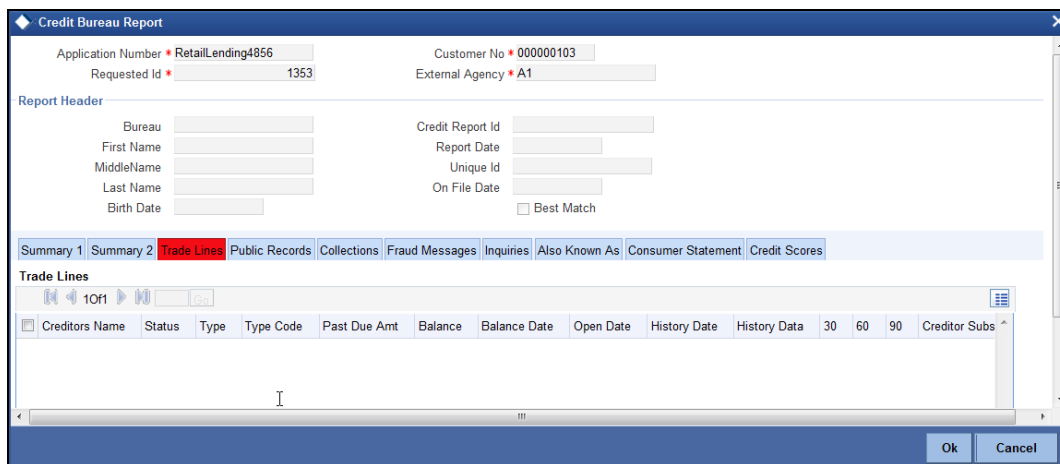
Summary 1 **Summary 2** Trade Lines Public Records Collections Fraud Messages Inquiries Also Known As Consumer Statement Credit Scores

Inquiries

Auto		6M	
Bank		12M	
Card		24M	
Retail		Total	
Financing		Newest	
Sales Finance		Oldest	

Ok Cancel

Trade Lines



Credit Bureau Report

Application Number * RetailLending4856 Customer No * 000000103
Requested Id * 1353 External Agency * A1

Report Header

Bureau		Credit Report Id	
First Name		Report Date	
MiddleName		Unique Id	
Last Name		On File Date	
Birth Date		<input type="checkbox"/> Best Match	

Summary 1 Summary 2 **Trade Lines** Public Records Collections Fraud Messages Inquiries Also Known As Consumer Statement Credit Scores

Trade Lines

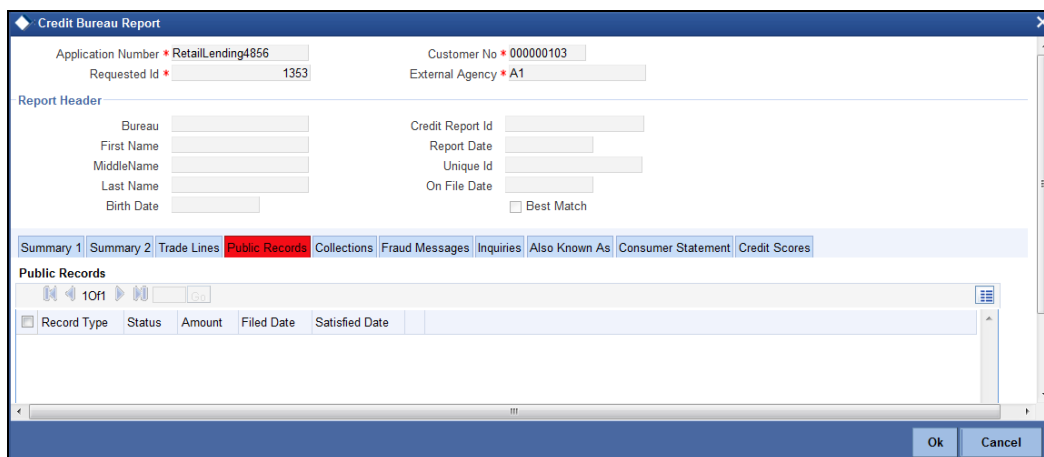
10/1

Creditors Name	Status	Type	Type Code	Past Due Amt	Balance	Balance Date	Open Date	History Date	History Data	30	60	90	Creditor Subs
----------------	--------	------	-----------	--------------	---------	--------------	-----------	--------------	--------------	----	----	----	---------------

I

Ok Cancel

Public Records



Credit Bureau Report

Application Number * RetailLending4856 Customer No * 000000103
Requested Id * 1353 External Agency * A1

Report Header

Bureau		Credit Report Id	
First Name		Report Date	
MiddleName		Unique Id	
Last Name		On File Date	
Birth Date		<input type="checkbox"/> Best Match	

Summary 1 Summary 2 Trade Lines **Public Records** Collections Fraud Messages Inquiries Also Known As Consumer Statement Credit Scores

Public Records

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Record Type	Status	Amount	Filed Date	Satisfied Date
-------------	--------	--------	------------	----------------

Ok Cancel

Collections

Credit Bureau Report

Application Number * RetailLending4856 Customer No * 000000103
Requested Id * 1353 External Agency * A1

Report Header

Bureau Credit Report Id
First Name Report Date
MiddleName Unique Id
Last Name On File Date
Birth Date ☐ Best Match

Summary 1 | Summary 2 | Trade Lines | Public Records | **Collections** | Fraud Messages | Inquiries | Also Known As | Consumer Statement | Credit Scores

Collections

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Creditors Name	Account #	Acct Balance	High Balance	Term Type	Balance Date	Open Date	Last Activity Date	History Date	ECOA	Special Exclusion
----------------	-----------	--------------	--------------	-----------	--------------	-----------	--------------------	--------------	------	-------------------

Ok Cancel

Fraud Messages

Credit Bureau Report

Application Number * RetailLending4856 Customer No * 000000103
Requested Id * 1353 External Agency * A1

Report Header

Bureau Credit Report Id
First Name Report Date
MiddleName Unique Id
Last Name On File Date
Birth Date ☐ Best Match

Summary 1 | Summary 2 | Trade Lines | Public Records | Collections | **Fraud Messages** | Inquiries | Also Known As | Consumer Statement | Credit Scores

Fraud Messages

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Product	Message
---------	---------

Ok Cancel

Inquiries

Credit Bureau Report

Application Number * RetailLending4856 Customer No * 000000103
Requested Id * 1353 External Agency * A1

Report Header

Bureau Credit Report Id
First Name Report Date
MiddleName Unique Id
Last Name On File Date
Birth Date ☐ Best Match

Summary 1 | Summary 2 | Trade Lines | Public Records | Collections | Fraud Messages | **Inquiries** | Also Known As | Consumer Statement | Credit Scores

Inquiries

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Inquirer Name	Inquirer Subscriber #	Inquirer Industry Code	Inquiry Date	Rate Shopping	Duplicate
---------------	-----------------------	------------------------	--------------	---------------	-----------

Ok Cancel

Also Known As

Credit Bureau Report

Application Number * RetailLending4856 Customer No * 000000103
Requested Id * 1353 External Agency * A1

Report Header

Bureau Credit Report Id
First Name Report Date
MiddleName Unique Id
Last Name On File Date
Birth Date ☐ Best Match

Summary 1 | Summary 2 | Trade Lines | Public Records | Collections | Fraud Messages | Inquiries | **Also Known As** | Consumer Statement | Credit Scores

Also Known As

10F1

☐ First Name | MI | Last Name | Suffix | Spouse First Name

Ok Cancel

Consumer Statements

Credit Bureau Report

Application Number * RetailLending4856 Customer No * 000000103
Requested Id * 1353 External Agency * A1

Report Header

Bureau Credit Report Id
First Name Report Date
MiddleName Unique Id
Last Name On File Date
Birth Date ☐ Best Match

Summary 1 | Summary 2 | Trade Lines | Public Records | Collections | Fraud Messages | Inquiries | **Also Known As** | Consumer Statement | Credit Scores

Also Known As

10F1

☐ First Name | MI | Last Name | Suffix | Spouse First Name

Ok Cancel

Credit Score Details

Credit Bureau Report

Application Number * RetailLending4856 Customer No * 000000103
Requested Id * 1353 External Agency * A1

Report Header

Bureau Credit Report Id
First Name Report Date
MiddleName Unique Id
Last Name On File Date
Birth Date ☐ Best Match

Summary 1 | Summary 2 | Trade Lines | Public Records | Collections | Fraud Messages | Inquiries | **Also Known As** | Consumer Statement | **Credit Scores**

Credit Scores

Score Model Score Factor
Score

Ok Cancel

1.18.21.1 Viewing Credit Bureau Report

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

The screenshot shows the 'Credit Bureau Report' window. At the top, it displays 'Application Number * RetailLending3248', 'Customer No * 000000330', 'Requested Id * 403', and 'External Agency * 123'. Below this is the 'Report Header' section with fields for Bureau, First Name, Middle Name, Last Name, Birth Date, Credit Report Id, Report Date, Unique Id, and On File Date. A 'Best Match' checkbox is also present. A tabbed interface at the bottom includes 'Summary 1' (selected), 'Summary 2', 'Trade Lines', 'Public Records', 'Collections', 'Fraud Messages', 'Inquiries', 'Also Known As', 'Consumer Statement', and 'Credit Scores'. The 'Summary 1' tab shows a table with columns 'Chapter7', 'Chapter11', 'Chapter13', and 'Total'. The 'Total' row shows a value of '1'. At the bottom right are 'OK' and 'Cancel' buttons.

1.18.21.2 Capturing Loan MIS Details

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

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

The screenshot shows the 'Loan MIS' window. It displays 'Application Number * RetailLending4856', 'Product * CLO2', 'Loan Account Number *', 'Loan Branch * 000', 'Financing Currency * GBP', and 'MIS Group' with a 'Default' button. The 'Input' section has 'Link To Group' (radio buttons for 'Related Reference' and 'Related Account'), 'Related Account', 'Related Reference', 'MIS Head', 'Rate Code', and 'Spread'. The 'Rate At' section has 'Rate Type' (dropdown), 'Interest Method' (dropdown), 'Reference Rate', 'Pool Code', 'Cost Code 1' through 'Cost Code 5'. The 'Transaction MIS' section has a table with columns 'MIS Group', 'Transaction MIS 1' through 'Transaction MIS 9'. The 'Composite MIS' section has a table with columns 'MIS Group', 'Composite MIS 1' through 'Composite MIS 9'. The 'Fund MIS' section has a table with columns 'MIS Group', 'Fund MIS 1' through 'Fund MIS 9'. At the bottom right are 'Ok' and 'Cancel' buttons.

1.18.21.3 Capturing Loan UDF Details

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

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

The screenshot shows a window titled "Loan Fields" with a blue header bar. Inside the window, there are four input fields at the top: "Application Number" with the value "RetailLending4856", "Product Code" with the value "CLO2", "Loan Account" (empty), and "Loan Account Branch" with the value "000". Below these fields, the window is divided into two main sections: "Character Fields" and "Number Fields". Each section contains two columns of input fields. The "Character Fields" section has 10 rows in each column, and the "Number Fields" section has 10 rows in each column. Each input field has a small icon to its right. At the bottom right of the window, there are "Ok" and "Cancel" buttons.

1.18.22 Ratios Tab

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

Retail Loan Underwriting - Transaction Branch Code : 000

Application Category * RETAIL_N Lead Id Application Number * RetailLending4828
Product Code * CLO2 Enquiry ID User Reference * 000CLO212065000F
Description NormalBearing Application Priority Low
Application Branch * 000 Default Application Status Underwriting
Application Date * 2012-03-05

Applicant Details

Type Primary Local Branch 000 Customer No 000000103 Customer Name PAVIT address

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

Stated **Actual**

Monthly Income Monthly Income Assets
Monthly Debt Monthly Debt Liabilities (-)
Net Worth

What if Payment Amt **Calculate**

Ratios

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Ratios *	Stated Before	Stated After	Actual Before	Actual After
----------	---------------	--------------	---------------	--------------

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

Loan Fields

Prev Remarks Remarks Audit Outcome **Exit**

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

Actual

Monthly Income

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

Monthly Debt

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

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

What if Pmt Amt

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

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

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

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

1.18.23 Loan Tab

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

Specify the following details:

Pricing ID

System displays the default price in the pricing field.

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

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

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

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

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

Status Change Mode

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

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

Close Collateral

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

Effective Date

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

User Defined Element Values

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

UDE Id

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

Value

Specify the UDE value.

Rate Code

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

Code Usage

Select the code usage from the adjoining drop down list.

Resolved Value

The system defaults the system revised UDE value.

Intermediary

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

The payment schedules are derived based on the offer selected.



You can select only one loan offer in this screen.

1.18.24 Component Tab

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

You have to specify the following details:

Component Name

Select the name of the loan component.

Component Currency

Select the loan component currency code.

Liquidation Mode

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

- Auto
- Manual

Main Component

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

Capitalized

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

Waive

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

Compound Days

Specify the number of compound days.

Compound Months

Specify the number of compound months.

Compound Years

Specify the number of compound years.

Years

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

- 360
- 365
- Actual

Days in Month

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

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

Verify Funds

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

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

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

The following details related to the schedule are displayed here:

- Schedule Type
- Schedule Flag
- Formula
- First due Date
- Number of Schedules
- Frequency
- Units
- Schedule Start Date
- End Date
- Amount

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

Using Explode schedules the schedule details can be recalculated.

1.18.24.1 **Maintaining Disbursal Details**

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

Disbursals

Application Number * RetailLending3248 Component Name * PRINCIPAL

Disbursals

Schedule Date	Total Disbursement Amount	Amount To Disburse	Already Disbursed Amount
2012-03-05	100000	100000	0

Split Details

Settlement Account Number	Account Description	Customer	Settlement Currency	Split Amount
0000000000009		000005575	GBP	50,000.00
0010000001031		000000103	GBP	50,000.00

Ok Cancel

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

- Schedule Date
- Total Disburse Amount
- Amount to Disburse

- Already Disbursed Amount

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

- Split Sequence No
- Split Percentage
- Split Amount
- Payment Mode
- Settlement Branch
- Settlement Account Number
- Account Description
- Customer & Settlement Currency

1.18.24.2 Viewing Schedule Details

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

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

The screenshot shows a window titled "Schedule Details" with a close button (X) in the top right corner. At the top, there are two input fields: "Application Number * RetailLending3248" and "Component Name * PRINCIPAL". Below these is a section titled "Schedule Details" with a pagination bar showing "1 of 1" and a "Go" button. The main area contains a table with the following columns: "Due Date", "Amount Settled", "Amount Due", "EMI amount", "Amortized Principal", and "Accrued". The table has 7 rows of data, with the first row selected (checked). The data in the table is as follows:

Due Date	Amount Settled	Amount Due	EMI amount	Amortized Principal	Accrued
2012-07-03	0	8333.33			
2012-08-03	0	8333.33			
2012-09-03	0	8333.33			
2012-10-03	0	8333.33			
2012-11-05	0	8333.33			
2012-12-05	0	8333.33			
2013-01-07	0	8333.33			

At the bottom right of the window are "Ok" and "Cancel" buttons.

1.18.25 Charges Tab

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

The screenshot displays the 'Retail Loan Underwriting' application window. At the top, there are fields for 'Application Category' (ORG_RET_123), 'Product Code' (BERT), 'Description' (NormalBearing-01), 'Application Branch' (009), and 'Application Date' (2012-03-05). To the right, there are fields for 'Lead Id' (ORG_RET_L1), 'Enquiry ID', 'Application Number' (RetailLending4875), 'User Reference' (000BERT120650004), 'Application Priority' (Low), and 'Application Status' (Underwriting). Below these fields is a tabbed interface with tabs for 'Main', 'Details', 'Financial', 'Requested Limit', 'Collateral', 'Credit Score', 'Bureau', 'Ratio', 'Loan', 'Component', 'Charge' (highlighted in red), 'Investigation', and 'Comments'. The 'Charge' tab is active, showing fields for 'Component Name' (HANDLING_CHG), 'Component Currency' (GBP), 'Effective Date' (2012-03-05), 'Due Date' (2012-03-05), 'Amount Due' (10.00), and 'Amount Waived'. At the bottom of the window, there are buttons for 'Save' and 'Hold', and a section for 'Remarks' and 'Outcome'.

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

- Component Name
- Event Code
- Associated currency
- Amount

Component Name

Specify the name of the component.

Component Currency

Specify the component currency

Effective Date

Specify the effective date.

Waive

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

1.18.26 Investigation Tab

In this tab, the system captures the field investigation details associated with the customer.

The screenshot displays the 'Retail Loan Underwriting - Transaction Branch Code ::: 000' application window. The interface includes a top menu bar with 'Save' and 'Hold' buttons. Below this, there are input fields for 'Application Category' (TESTRET), 'Product Code' (CLO2), 'Description' (NormalBearing), 'Application Branch' (000), and 'Application Date' (2012-03-05). To the right, there are fields for 'Lead Id', 'Enquiry ID', 'Application Number' (RetailLending4856), 'User Reference' (000CLO212065000H), 'Application Priority' (Low), and 'Application Status' (Underwriting). A 'Default' button is also present.

The 'Applicant Details' section shows 'Type' (Primary), 'Local Branch' (000), 'Customer No' (000000103), and 'Customer Name' (PAVIT address). Below this is a tabbed interface with 'Main', 'Details', 'Financial', 'Requested', 'Limit', 'Collateral', 'Credit Score', 'Bureau', 'Ratio', 'Loan', 'Component', 'Charge', 'Investigation' (selected), and 'Comments'.

The 'Invest' section contains a table with columns 'Verification Type', 'Agency', and 'Status'. The table has one row with 'Internal' as the verification type, an empty agency field, and 'Not Required' as the status. A mouse cursor is visible over the table.

At the bottom, there is a 'Documents' section with tabs for 'Trade In', 'KYC Review', 'Customer Dedupe', 'Loan Dedupe', 'Customer MIS', 'Customer Account MIS', 'Customer/Account Fields', 'Vehicle Evaluator', 'Bureau Report', and 'Loan MIS'. Below this is a 'Remarks' section with 'Prev Remarks' and 'Remarks' fields, an 'Audit' button, and an 'Outcome' dropdown menu. An 'Exit' button is located at the bottom right.

The following details related to the customer can be captured here:

- Verification Type
- Verification agency

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

1.18.27 Comments Tab

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

Retail Loan Underwriting - Transaction Branch Code ::: 000

Save Hold

Application Category * TESTRET Lead Id Application Number * RetailLending4856
Product Code * CLO2 Enquiry ID User Reference * 000CLO212065000H
Description NormalBearing Default Application Priority Low
Application Branch * 000 Application Status Underwriting
Application Date * 2012-03-05

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

Comments

10ft

Serial No	Comments *	Comment By	Comment Date
1		32474A01	2012-05-15

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

Loan Fields

Prev Remarks Remarks Audit Outcome Exit

You can capture the following details:

Comments

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

Comment Type

Specify the type of the comment given.

Comment Date

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

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

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

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

The following message gets displayed on successful acquisition of the task.

Acquire Successful

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

Step 6. Loan Approval

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

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

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

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

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

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

The following message gets displayed on successful acquisition of the task.

Acquire Successful

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

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

- Approved
- Recommend Approval
- Recommend Reject
- Rejected

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

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

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

Step 7. Document Verification

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

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

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

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

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

Step 8. Manual Retry

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

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

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

Retail Loan Manual Retry Task

Save Hold

Application Category * Lead Id Application Number *

Product Code * Enquiry ID User Reference *

Description Application Priority Low

Application Branch * 007 Default Application Status Application Entry

Application Date * 2012-05-15

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

Channel ☐ KYC Required ☐ External Credit Check Required

Intermediary Group ☐ Auto Decision Required

Applicant Details

1011 Go

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

Country * First Name SSN

Nationality * Middle Name Passport Number

Language * Last Name Passport Issue Date

Customer Category * Salutation Mr. Passport Expiry Date

Financial Currency * Gender Male

Group Code Date of Birth *

Mobile Number Mothers Maiden Name

Landline Number Marital Status Married

Email Dependents

Fax

Account Details

Account Branch

Account Class

Account Number Default

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

Loan Fields

Prev Remarks Remarks Audit Outcome

Exit

2. Reports

2.1 Introduction

The following are the reports that you can generate in Retail Loan Origination module:

- Prefunding Contract Report
- Funded Contract Report
- Credit Application By User Report
- Underwriting Status By Month and Intermediary Report
- Underwriting Status By Month and Underwriter Report
- Underwriting Status By Month Report

To generate any of these reports choose Reports in the Application Browser. Choose Retail Lending under it. A list of all the reports in Retail Lending module will be displayed. You can choose to view or print the report.

The selection options that you specified while generating a report are printed at the beginning of every report.

2.2 Prefunding Contract Report

This report lists out all the applications verified for loans. You can invoke the 'Prefunding Contract' screen by typing 'RLRPPFCR' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows a window titled "Prefunding Contract" with a standard Windows-style title bar (minimize, maximize, close buttons). The window contains a form for generating a report. The form has the following fields and controls:

- Prefunding Contracts Report**: A section header.
- Account Branch ***: A text input field with a red asterisk and a small icon to its right.
- From Date**: A date input field with a calendar icon to its right.
- To Date**: A date input field with a calendar icon to its right.
- Report Format**: A dropdown menu currently set to "PDF".
- Report Output**: A dropdown menu currently set to "Print".
- Printer At**: A dropdown menu currently set to "Client".
- Printer**: A text input field with a small icon to its right.

At the bottom right of the window, there are two buttons: "Ok" and "Cancel".

Specify the following details:

Account Branch

Specify the branch for which you wish to generate the report. You can also select the branch from the adjoining option list. The list contains all the valid branches maintained in the system.

From Date

Specify, from the adjoining calendar button, the date from which you require details.

To Date

Specify, from the adjoining calendar button, the date till which you require details.

Click 'OK' button to generate the report. Click 'Exit' to return to the Reports Browser.

2.2.1 Contents of the Report

The contents of the report are discussed under the following heads:

Header

The Header carries the Report Name, Run Date and Time, Branch and the Period for which the report is generated.

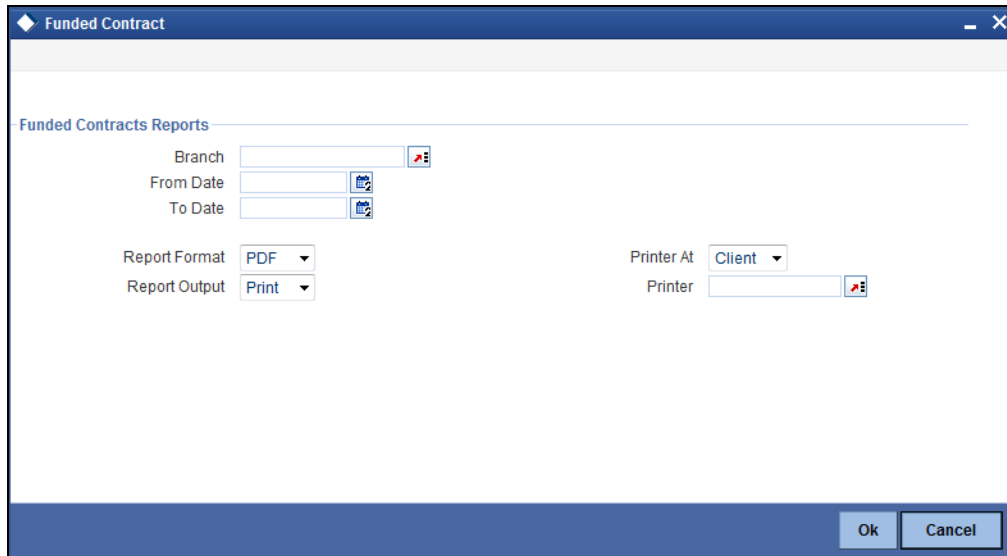
Body of the Report

The following details are displayed in the report:

Field Name	Field Description
Branch	This is the branch code
Product	This indicates the product for the contract
Application Number	This indicates the application number for the loan
Application Date	This indicates the date of the application
Stage	This indicates the stage for the application
Contract Date	This indicates the contract date
Contract Currency	This is the currency of the contract
Contract Amount	This indicates the contract amount
Contract Interest	This indicates the interest rate for the contract
Contract Term	This indicates the duration of the contract
Branch Total	This indicates the total number of records for the branch

2.3 Funded Contracts Report

This report lists the applications funded for the loan. You can invoke the 'Funded Contract' screen by typing 'RLRPFNCR' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



The screenshot shows a window titled 'Funded Contract' with a blue header bar. Below the header, the text 'Funded Contracts Reports' is displayed. The window contains several input fields and buttons: 'Branch' with a text box and a selection icon; 'From Date' and 'To Date' with text boxes and calendar icons; 'Report Format' with a dropdown menu set to 'PDF'; 'Report Output' with a dropdown menu set to 'Print'; 'Printer At' with a dropdown menu set to 'Client'; and 'Printer' with a text box and a selection icon. At the bottom right, there are 'Ok' and 'Cancel' buttons.

Specify the following details:

Branch

Specify the branch for which you wish to generate the report. You can also select the branch from the adjoining option list. The list contains all the valid branches maintained in the system.

From Date

Specify, from the adjoining calendar button, the date from which you require details.

To Date

Specify, from the adjoining calendar button, the date till which you require details.

Click 'OK' button to generate the report. Click 'Exit' to return to the Reports Browser.

2.3.1 Contents of the Report

The contents of the report are discussed under the following heads:

Header

The Header carries the Report Name, Run Date and Time, Branch and the Period for which the report is generated.

Body of the Report

The following details are displayed in the report:

Field Name	Field Description
Branch	This is the branch code
Product	This indicates the product for the contract
Application Number	This indicates the loan application number
Stage	This indicates the stage for the application
Application Date	This indicates the date of the application
Contract Date	This indicates the contract date
Contract Currency	This is the currency of the contract
Contract Amount	This indicates the contract amount
Contract Interest	This indicates the interest rate for the contract
Contract Term	This indicates the duration of the contract
Branch Total	This indicates the total number of records for the branch

2.4 Credit Application By User Report

This report lists out the number of credit applications entered by the user. You can invoke the 'Credit Application By User' screen by typing 'RLRPCAUR' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows a window titled "Credit Application By User" with a search bar at the top. Below the search bar, the text "Number Of credit Application By User Report" is displayed. The window contains several input fields and dropdown menus for configuring the report. The fields are: User ID, Branch, From Date, To Date, Report Format (set to PDF), Report Output (set to Print), Printer At (set to Client), and Printer. There are also "Ok" and "Cancel" buttons at the bottom right.

Field	Value
User ID	
Branch	
From Date	
To Date	
Report Format	PDF
Report Output	Print
Printer At	Client
Printer	

Specify the following details:

User ID

Specify the Id of the user for which you wish to generate the report. You can also select the ID from the adjoining option list. The list contains all the valid users maintained in the system.

Branch

Specify the branch for which you wish to generate the report. You can also select the branch from the adjoining option list. The list contains all the valid branches maintained in the system.

From Date

Specify, from the adjoining calendar button, the date from which you require details.

To Date

Specify, from the adjoining calendar button, the date till which you require details.

Click 'OK' button to generate the report. Click 'Exit' to return to the Reports Browser.

2.4.1 Contents of the Report

The contents of the report are discussed under the following heads:

Header

The Header carries the Report Name, Run Date and Time, Branch, User ID and the Period for which the report is generated.

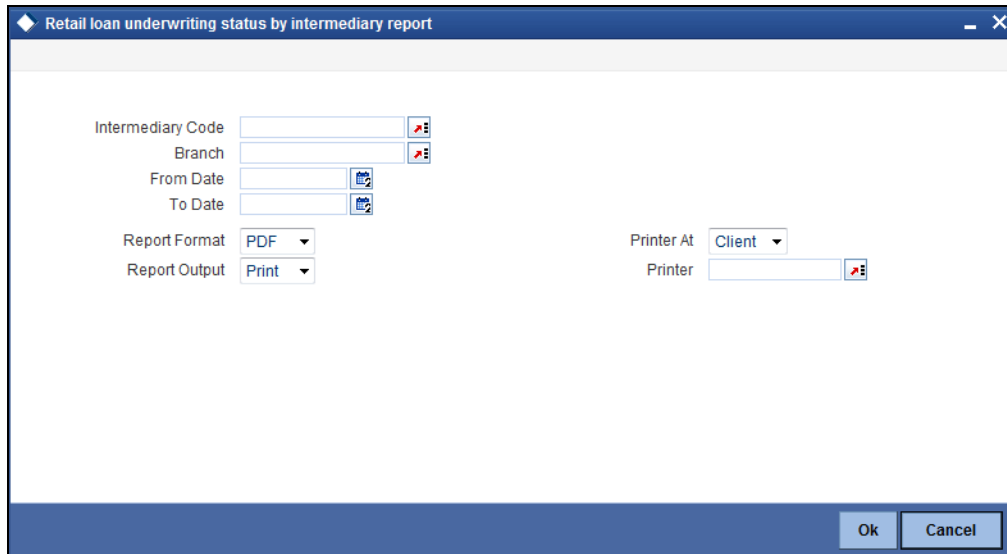
Body of the Report

The following details are displayed in the report:

Field Name	Field Description
Branch	This is the branch code
Product	This indicates the product for the contract
Application Number	This indicates the loan application number
Stage	This indicates the stage for the application
Application Date	This indicates the date of the application
Contract Date	This indicates the contract date
Contract Currency	This is the currency of the contract
Contract Amount	This indicates the contract amount
Contract Interest	This indicates the interest rate for the contract
Contract Term	This indicates the duration of the contract
Branch Total	This indicates the total number of records for the branch

2.5 Underwriting Status By Month and Intermediary Report

This report lists application status by month and producer for loans. You can invoke the 'Underwriting Status By Month and Intermediary Report' screen by typing 'RLRPUNMI' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Specify the following details:

Intermediary Code

Specify the code of the intermediary for which you wish to generate the report. You can also select the ID from the adjoining option list. The list contains all the valid intermediaries maintained in the system.

Branch

Specify the branch for which you wish to generate the report. You can also select the branch from the adjoining option list. The list contains all the valid branches maintained in the system.

From Date

Specify, from the adjoining calendar button, the date from which you require details.

To Date

Specify, from the adjoining calendar button, the date till which you require details.

Click 'OK' button to generate the report. Click 'Exit' to return to the Reports Browser.

2.5.1 Contents of the Report

The contents of the report are discussed under the following heads:

Header

The Header carries the Report Name, Run Date and Time, Branch, Intermediary Code, Month for which report is being generated and the Period for which the report is generated.

Body of the Report


The following details are displayed in the report:


Field Name	Field Description
Branch	This is the branch code
Product	This indicates the product for the contract
Application Number	This indicates the loan application number
Stage	This indicates the stage for the application
Application Date	This indicates the date of the application
Contract Date	This indicates the contract date
Contract Currency	This is the currency of the contract
Contract Amount	This indicates the contract amount
Contract Interest	This indicates the interest rate for the contract
Contract Term	This indicates the duration of the contract
Branch Total	This indicates the total number of records for the branch


2.6 Underwriting Status By Month and Underwriter Report


This report lists application status by month and underwriter for loans. You can invoke the 'Underwriting Status By Month and Underwriter Report' screen by typing 'RLRPUNMU' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Underwriting Status By Month and Underwriter Report

User 

Branch 


From Date 

To Date 

Report Format

Report Output

Printer At

Printer 

Ok Cancel

Specify the following details:

User

Specify the ID of the user for which you wish to generate the report. You can also select the ID from the adjoining option list. The list contains all the valid users with underwriter role maintained in the system.

Branch

Specify the branch for which you wish to generate the report. You can also select the branch from the adjoining option list. The list contains all the valid branches maintained in the system.

From Date

Specify, from the adjoining calendar button, the date from which you require details.

To Date

Specify, from the adjoining calendar button, the date till which you require details.

Click 'OK' button to generate the report. Click 'Exit' to return to the Reports Browser.

2.6.1 Contents of the Report

The contents of the report are discussed under the following heads:

Header

The Header carries the Report Name, Run Date and Time, Branch, Underwriter Code, Month for which report is being generated and the Period for which the report is generated.

Body of the Report

The following details are displayed in the report:

Field Name	Field Description
Branch	This is the branch code
Product	This indicates the product for the contract
Application Number	This indicates the loan application number
Stage	This indicates the stage for the application
Application Date	This indicates the date of the application
Contract Date	This indicates the contract date
Contract Currency	This is the currency of the contract
Contract Amount	This indicates the contract amount
Contract Interest	This indicates the interest rate for the contract
Contract Term	This indicates the duration of the contract

Field Name	Field Description
Branch Total	This indicates the total number of records for the branch

2.7 Underwriting Status By Month Report

This report lists application status by the month for loans. You can invoke the 'Underwriting Status By Month Report' screen by typing 'RLRPUNMN' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Specify the following details:

Branch

Specify the branch for which you wish to generate the report. You can also select the branch from the adjoining option list. The list contains all the valid branches maintained in the system.

From Date

Specify, from the adjoining calendar button, the date from which you require details.

To Date

Specify, from the adjoining calendar button, the date till which you require details.

Click 'OK' button to generate the report. Click 'Exit' to return to the Reports Browser.

2.7.1 Contents of the Report

The contents of the report are discussed under the following heads:

Header

The Header carries the Report Name, Run Date and Time, Branch, Intermediary Code, Month for which report is being generated and the Period for which the report is generated.

Body of the Report

The following details are displayed in the report:

Field Name	Field Description
Branch	This is the branch code
Product	This indicates the product for the contract
Application Number	This indicates the loan application number
Stage	This indicates the stage for the application
Application Date	This indicates the date of the application
Contract Date	This indicates the contract date
Contract Currency	This is the currency of the contract
Contract Amount	This indicates the contract amount
Contract Interest	This indicates the interest rate for the contract
Contract Term	This indicates the duration of the contract
Branch Total	This indicates the total number of records for the branch

3. Screen Glossary

3.1 Function ID List

The following table lists the function id and the function description of the screens covered as part of this User Manual.

Function ID	Function Description
CSCDOCUP	Documents
ORDCATMT	Application Category Maintenance
ORDDOCMT	Documents Verify Maintenance
ORDLEADM	Prospect Details
ORDOVDMT	Override Maintenance
ORDPRCMT	Pricing Details
ORDRATMT	Credit Ratio Maintenance
ORDRLAPP	Retail Loan Application Entry
ORDRLDVR	Retail Loan Document Verification
ORDRLMCU	Retail Loan Manual Retry Task
ORDRLSIM	Retail Loan Simulation Details
ORDRLUND	Retail Loan Underwriting
ORDRULMT	Rule Maintenance
ORSCATMT	Category Details
ORSDOCMT	Document Details
ORSLEADM	Loan Prospect Details
ORSOVDMT	Override Maintenance
ORSPRCMT	Pricing Summary
ORSRATMT	Credit Ratio Maintenance
ORSRLSIM	Retail Loan Simulation Summary

Function ID	Function Description
ORSRULMT	Rule Maintenance
RLRPCAUR	Credit Application By User
RLRPFNCR	Funded Contract
RLRPPFCR	Prefunding Contract
RLRPUNMI	Underwriting Status By Month and Intermediary Report
RLRPUNMN	Underwriting Status By Month Report
RLRPUNMU	Underwriting Status By Month and Underwriter Report



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