Corporate Loan Origination
Oracle FLEXCUBE Universal Banking
Release 12.0.1.0.0
[December] [2012]
Oracle Part Number E51465-01

ORACLE®
FINANCIAL SERVICES

Table of Contents

1. Corporate 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.

Corporate 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 Corporate Loan:

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

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

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

The 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:

ORACLE®

- 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.

ORACLE®

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 adjoining drop-down list.

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.

ORACLE®

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.

ORACLE®

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.

Address Details

Address Type

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

- Correspondence Address
- Registration

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 wit 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.

ORACLE

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.

ORACLE®

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 <u>Viewing Loan Prospect Summary</u>

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

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

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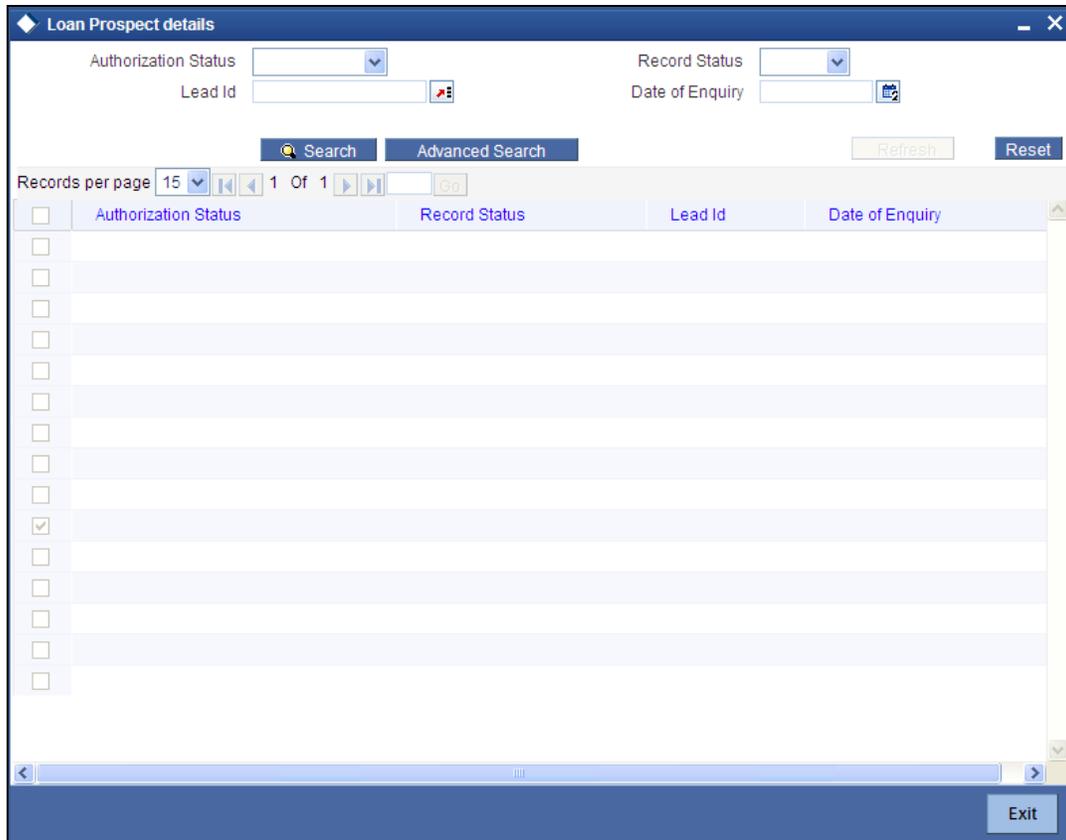
You can specify any of the following details to search for a record:

- 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 Corporate 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 'Corporate Loan Simulation Details' screen. You can invoke this screen by typing 'ORDCLSIM' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

ORACLE®

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:

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.

Branch Code

Specify the branch code in which the loan will be processed. You can also select it from the adjoining option list.

Customer Details

Specify the following details for the customer:

Customer No

Specify a unique customer number for the prospect 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 details requested by the prospect 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.

Default 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 purpose of the loan.

ORACLE®

1.4.1 Loan Tab

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

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.

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.

Spread

Specify the spread that is applicable for the loan being offered.

Effective Rate

The effective rate of interest gets displayed here, based on the interest and the spread specified.

Check

Select the required offer by clicking the 'Check' option.

Click the 'Apply' button. The system will default all the details in the 'Loan Details' section. When you click the 'Apply' button available in the lower section in 'Loan Details', the system will populate the schedule details for the offer you have selected.

ORACLE

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.

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

ORACLE

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 'Corporate 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 'Corporate Loan Underwriting Stage' screen)

1.5 <u>Viewing Simulated Loan Details</u>

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

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

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

ORACLE®

- Authorization Status
- Record Status
- Enquiry ID
- Customer Number
- First Name
- Last Name
- Contact Number

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 <u>Maintaining Credit Rating Rules</u>

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.

ORACLE®

You can specify the following details in this screen:

Rule ID

Specify a unique identification for the credit rating rule.

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:

ORACLE

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.

ORACLE

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.

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.

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.

ORACLE®

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 <u>Specifying Credit Grades</u>

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

You can specify the following details here:

Sequence Number

The sequence number is automatically generated by the system.

Score

Specify the score associated with a credit risk.

Grade

Specify the credit grade based on the score obtained.

ORACLE®

1.6.4 <u>Specifying Auto Decision</u>

You can maintain decisions based on the credit scores obtained to decide applicants eligibility for loan. Click 'Auto Decision' button in Rule Details screens to invoke the 'Auto Decision' screen, where you can maintain these details.
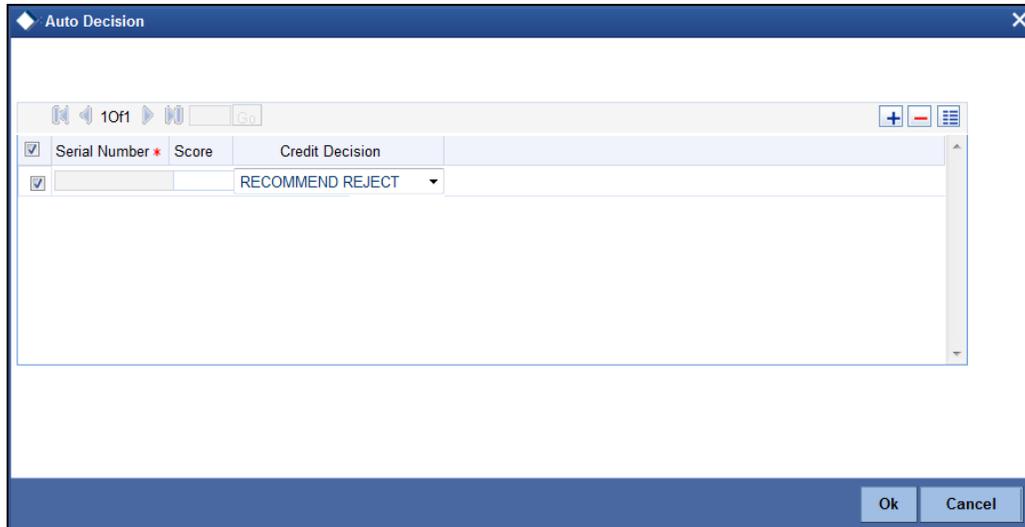
Serial Number

System generates the unique serial number for each auto decision status.

Score

Specify the maximum credit score for the applicant based on the auto decision.

Credit Decision

Specify the credit decision for the applicant based on the auto decision. You can select any of the following options from the drop-down list provided:

- AUTO APPROVED – Applications proceed to 'Document Verification' stage from 'Underwriting' stage. If this option is selected, 'Loan Approval' stage will be skipped.
- RECOMMEND-APPROVAL – Applications need to be approved manually in 'Loan Approval' stage after the 'Underwriting Stage'.
- RECOMMEND-REJECT – Applications need to be approved manually in 'Loan Approval' stage after the 'Underwriting Stage'.
- AUTO REJECTED – Applications proceed to the 'Application entry' stage from 'Application verification' stage again.

ORACLE®

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

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

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

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

- Authorization Status
- Record Status
- Rule ID

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

ORACLE

1.8 <u>Maintaining Credit Ratios</u>

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

You can specify the following details in this screen:

Group ID

Specify a unique identification code for the ratio group.

Description

Specify a suitable description for the ratio group.

Type

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

- Retail
- Corporate

<u>Ratio ID</u>

Specify a unique identification for the credit ratio being maintained.

Description

Specify a suitable description for the credit ratio.

ORACLE®

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.

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.

ORACLE®

Operators

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

1.9 <u>Viewing Credit Ratio Summary</u>

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.

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.

ORACLE®

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.

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

ORACLE®

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'.

ORACLE

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.

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.

ORACLE®

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.

ORACLE®

Mandatory

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

1.13 <u>Viewing Document Checklist Summary</u>

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.

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.

ORACLE®

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.

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.

ORACLE®

Pricing Group

Specify the pricing group. The pricing group comprises of the multiple pricing IDs containing formula.

1.14.1 <u>Main Tab</u>

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

<u>Product Details</u>

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.

<u>Other Details</u>

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 installments 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

<u>Frequency</u>

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

ORACLE

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.

Spread

Specify the spread that is applicable for the loan being offered.

Effective Rate

The effective rate of interest gets displayed here, based on the interest and the spread specified.

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.

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.

ORACLE®

1.15 <u>Viewing Application Category Summary</u>

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

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

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

- Authorization Status
- Record Status
- Application Category

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

1.16 <u>Maintaining Pricing Details</u>

Oracle FLEXCUBE allows you to maintain pricing groups and apply a suitable pricing rule to an application category during corporate 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 Details' screen. To invoke the screen, type 'ORDPRCMT' in the field at the top right corner of the application toolbar and click the adjoining arrow button.

Specify the following details:

Pricing Group ID

Specify a unique name to identify the price group.

Description

Specify a brief description of the price group.

Price Type

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

- Corporate
- Retail

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

Specify the following details.

Price ID

Specify a unique price ID.

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

ORACLE®

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 <u>Viewing Pricing Details Summary</u>

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

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

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

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

- Authorization Status
- Record Status
- Price Group ID

ORACLE®

- Description
- Price Type

1.17.1 <u>Maintaining Pricing Formula</u>

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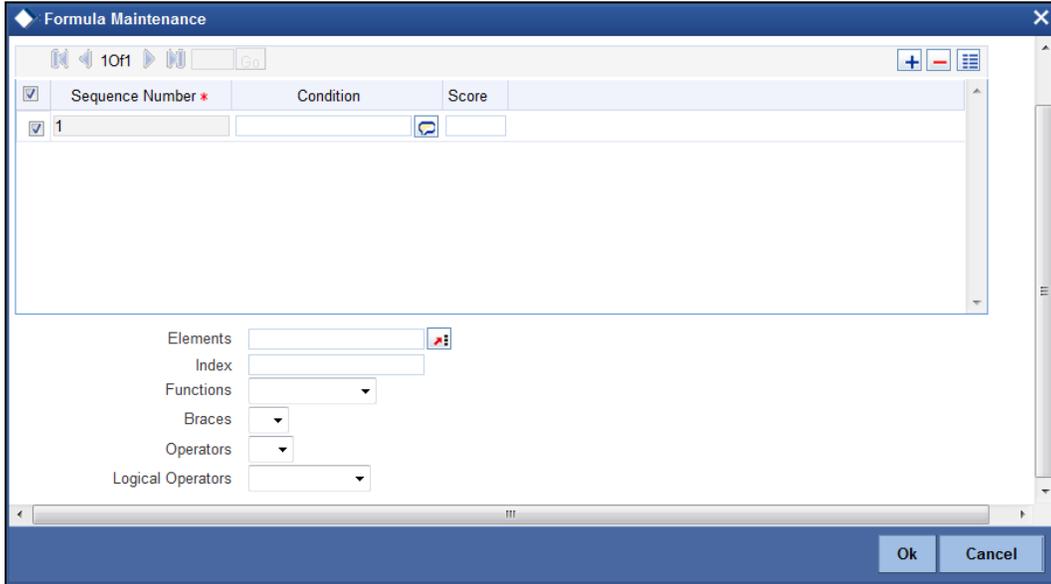
Sequence Number

Specify the sequence number.

Condition

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

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

Score

Specify the score for each condition.

Elements

Select the element from the adjoining option list.

ORACLE

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.
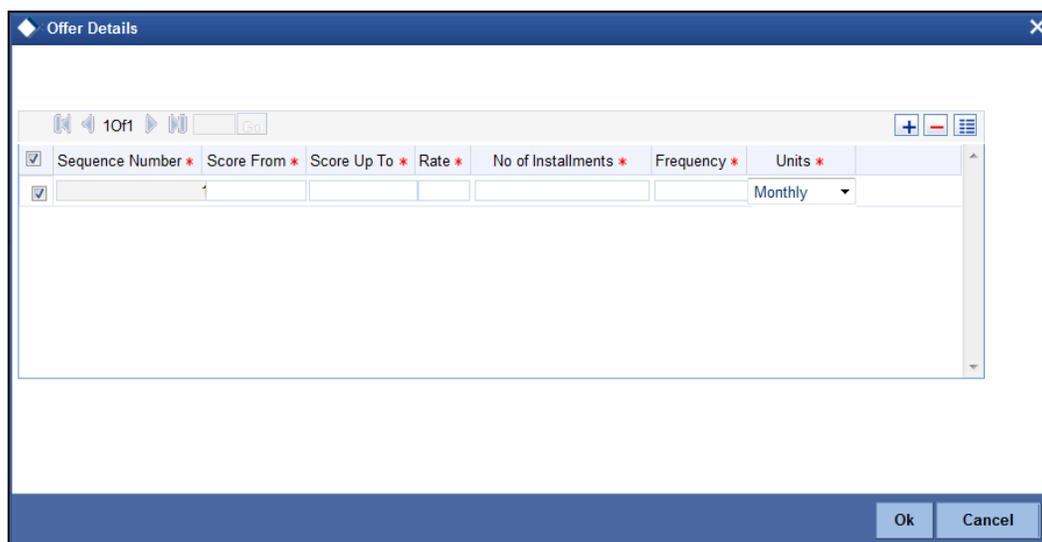
You can specify the following details here:

ORACLE®

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 <u>Stages in Corporate Loan Origination</u>

The different stages in corporate 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®

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
  - Information captured in this stage include
  - Applicant Information
  - Corporate Information
  - Directors Information
  - Application details
  - Requested Loan Details
  - Facility Information
  - Collateral Details
  - Checklist
  - Documents
- Application Verification
- Internal KYC
- External KYC
- Underwriting
  - Collateral 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
- Document Verification
  - Information captured during Previous stages are verified
  - All documents obtained are verified against checklist
- Manual Retry

ORACLE

1.18.1 Process Flow Diagram

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

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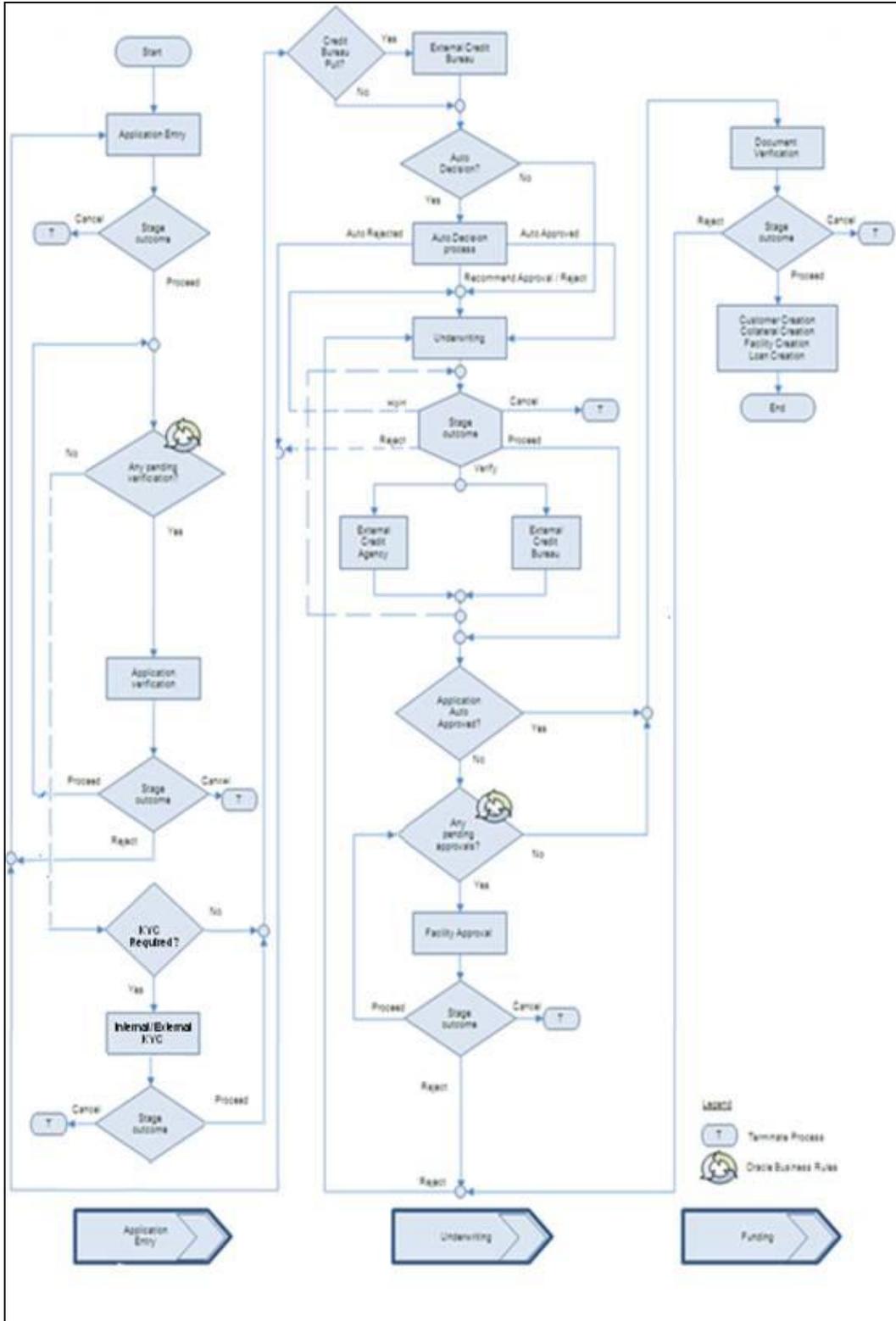
The various tasks carried out in these stages will be explained in detail in the subsequent sections.

1.18.2 Process Matrix

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

Stage	Stage Title	Description	Function ID	Exit point
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	ORDCLAPP	PROCEED, CANCEL
2	Application Verification	The details captured as part of 'Application Entry' stage is verified	ORDCLVER	PROCEED, RETURN, CANCEL
3	Internal KYC	The applicant will be verified for the internal KYC check	ORDCLIKC	PROCEED, CANCEL
4	External KYC	The applicant will be verified for the external KYC check	ORDCLEKC	PROCEED, CANCEL

ORACLE®

Stage	Stage Title	Description	Function ID	Exit point
5	Underwriting	The following details are captured as part of this stage Collateral Valuation Information Applicant Financial Ratios Applicant Credit Score Applicant Bureau Report Loan Offers Loan Schedules Loan Charges Field Investigation Document Capture Advice Generation	ORDCLUND	VERIFY PROCEED, RETURN, CANCEL
6	Loan Approval	Facility Approval	ORDCLAPR	PROCEED, RETURN, CANCEL
7	Document Verification	Document Verification Final Verification Customer Creation Loan Account Creation Advice Generation	ORDCLDVR	PROCEED, RETURN, CANCEL
8	Manual Retry	This stage is optional. Task will be moved to this stage only when the system is unable to create Customer/ Customer Account/ Liability/ Facility/ Collateral/ pool/ Loan. You can make the necessary changes & retry.	ORDCLMCU	PROCEED

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

ORACLE®

Step 1. Application Entry

In this stage, the bank receives an application requesting for the creation of a facility from a prospective borrower/customer. The relevant documents and financial statements are also provided by the customer. If the applicant/borrower 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 following details are captured in this stage:

- Applicant information
- Applicant contact information
- Director's information
- Corporate information
- Facility
- Loan details
- Collateral details

Documents obtained from the applicant are also uploaded during this stage.

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

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

Application Category

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

Product Code

Select the product from the adjacent option list. The list displays only the corporate CL products created in Oracle FLEXCUBE.

Description

System displays the description of the selected product code.

Application Branch

System displays the current branch code.

Application Date

System displays the application date.

Lead ID

Specify a unique identification for the prospective loan customer.

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

System displays the application number.

User Reference

Specify the user reference number for the loan application. If you do not specify the reference number, system generates it when you click on the 'Default' button.

Priority

Select the priority for the creating export LC from the adjoining drop-down list. This list displays the following options:

- Low
- Medium
- High

Status

The status of the application gets displayed here.

Click 'Default' button to default the details related corresponding to the prospective loan customer.

ORACLE®

1.18.3 Main Tab

In 'Main' tab, you can capture the details associated with the loan applicant. The customer details corresponding to the Application Category specified are displayed here. You can modify these details, if required.

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 that the customer verification is required for this applicant.

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.

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. The credit check initiation happens before underwriting stage.

Applicant Details

Existing Customer

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

Local Branch

Specify the applicant's home branch.

Account branch

Specify the applicant's account branch.

Customer No

For existing customers you need to select the customer number from the option list provided.

ORACLE

Group Code

Select the group code from the adjoining option list.

National ID

Specify the national ID.

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

For more details on capturing Customer details, refer the chapter titled 'Maintaining Customer Information Files' in Core Entities user manual.

1.18.3.1   Fields

You can capture the user defined field details for the customer, if any by clicking 'Fields' button. The 'Customer UDF' screen gets displayed where you can maintain the UDF details.

You can specify the following details in this screen:

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.

ORACLE

1.18.4 Details Tab

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

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

For more details on capturing Adreess details, refer the chapter titled 'Maintaining Customer Information Files' in Core Entities user manual.

You can capture the following additional details related to the Director in this tab:

Director Name

Specify the name of the director of the corporate customer.

Tax ID

Specify the tax identification of the director.

Mobile Number

Specify the mobile number of the director.

E-mail

Specify the e-mail ID of the director.

ORACLE®

Permanent Address

Address

Specify the permanent address of the director.

Country

Specify the country associated with the address specified.

Mailing

Line 1 – 4

Specify the mailing address of the customer in Line 1 to Line 4 provided.

1.18.5 Financials Tab

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

You can capture the following details here:

- Assets Details
- Capital details
- Reserves Details
- Surplus Details
- Liabilities Details
- Cash Flows
- Credit Application

ORACLE®

Assets

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

Fixed Assets

Specify the value associated with the fixed assets of the customer.

Intangible Assets

Specify the value associated with the intangible assets of the customer.

Non Current Assets

Specify the value associated with the non current assets of the customer.

Current Assets

Specify the value associated with the current assets of the customer.

Capital

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

Issued Capital

Specify the value associated with the issued capital of the customer.

Paid-Up Capital

Specify the value associated with the paid-up capital of the customer.

Reserves

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

Subsidy from Govt

Specify the value of any subsidies the customer has obtained from the government.

General Reserves

Specify the value associated with any general reserves of the customer.

Surplus

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

Credit Balance in PL

Specify the surplus credit balance, if any, associated with the customer.

Liabilities

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

Term Liabilities

Specify the value associated with the long term liabilities associated with the customer.

ORACLE

Current Liabilities

Specify the value associated with the current liabilities associated with the customer.

Cash Flows

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

Operations Activities

Specify the cash flow value associated with the operation activities of the corporate customer.

Investing Activities

Specify the cash flow value associated with the investing activities of the corporate customer.

Loan Activities

Specify the cash flow value associated with the loan activities of the corporate customer.

Credit Application

The details associated with how the corporate customer has deployed his assets need to be captured as part of assessing the risk associated with the loan proposed .You can capture the following details related to the credit application:

Borrower Profile

Specify the details corresponding to the profile of the corporate customer's customer.

Financial Performance

Specify the details corresponding to the financial performance of the corporate customer's customer.

Borrower Market Position

Specify the details corresponding to the market position of the corporate customer's customer.

Risk and Mitigants

Specify the details corresponding to the risk and mitigants associated with the corporate customer's customer.

Risk Department Mitigants

Specify the inputs from risk department related to the risk mitigants associated with the corporate customer's customer.

Risk Department Assessment

Specify the risk department's assessment corresponding the corporate customer's customer.

Facilities Proposed

Specify the details corresponding to the facilities that have been proposed by the corporate customer.

ORACLE

Approved Facilities

Specify the details corresponding to the facilities that have been approved by the corporate customer.

Recommended

Specify the details corresponding to the facilities that have been recommended by the corporate customer.

Terms and Conditions

Specify the terms and conditions associated with the credit application.

1.18.6 Limits Tab

You can capture the Facility Information in 'Limits' tab.

In this screen, specify the following details:

Liability Details

Liability Number

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

Liability Name

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

Main Liability No

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

Liability Branch

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

Liability Currency

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

Overall Limit

Specify the overall limit.

Line Details

Line Code

Select the line code. The adjoining option list displays all valid liability numbers maintained in the system. Select the appropriate one.

Line Serial

Specify the line serial number.

Main Line Code

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

Line Branch

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

Line Currency

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

Line Amount

Specify the line amount.

Limit Amount

Specify the limit amount.

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'.

ORACLE®

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,

Availability

Start Date

Specify the start date of the line from the adjoining calendar.

Expiry Date

Specify the expiry date of the line from the adjoining calendar.

Last Available Date

Specify the last availability date for the line from the adjoining calendar.

Remarks

Specify the remarks for the line.

Revolving Line

Check this box to indicate that the revolving line is required.

Pool Details

Pool Code

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

Pool Designation

Specify the pool designation.

Pool Currency

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

Pool Amount

System displays the pool amount.

Pool Utilized

System displays the pool amount utilized.

ORACLE

1.18.7 Collaterals Tab

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

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

Collateral Details

Collateral Branch

Specify the collateral branch.

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.

> 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. The adjoining option list displays all valid security IDs maintained in the system. Select the appropriate one.

ORACLE®

Number of Units/Nominal Value

Specify the number of units.

Cap Amount

Specify the cap amount.

Guarantor Based

Guarantor ID

Select the Guarantor ID. The adjoining option list displays all valid guarantor IDs maintained in the system. Select the appropriate one.

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 effective date from the adjoining calendar.

Haircut %

Specify the haircut percentage.

Vehicle Details

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

Vehicle Number

Specify the registration number of 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.

ORACLE

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

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

1.18.8 Requested Tab

The details related to the requested loan can be captured in this tab. 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.

You can capture the following details here:

Currency

Specify the loan currency preference of the customer or select the currency 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.

No of Installments

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 Purpose

Specify the Purpose of the loan.

Itemization

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

Comments

Specify comments, if any, corresponding to the itemization.

1.18.9 Comments Tab

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

You can specify the following details here:

ORACLE®

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

System displays the name of the commenter.

Comment Date

The system displays the date on which the comment was added.

1.18.10 Capturing Document Details

You can capture the customer related documents in central content management repository through the 'Documents' screen. Click 'Documents' button to invoke this screen.
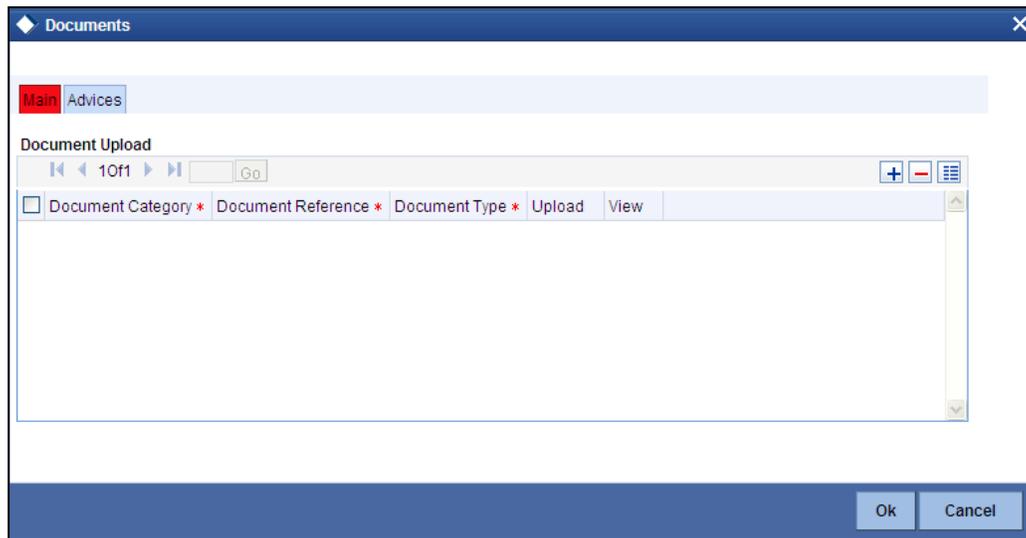
Here, you need to specify the following details:

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.

ORACLE®

Upload

Click 'Upload' button to open the 'Document Upload' sub-screen. The 'Document Upload' sub-screen is displayed below:
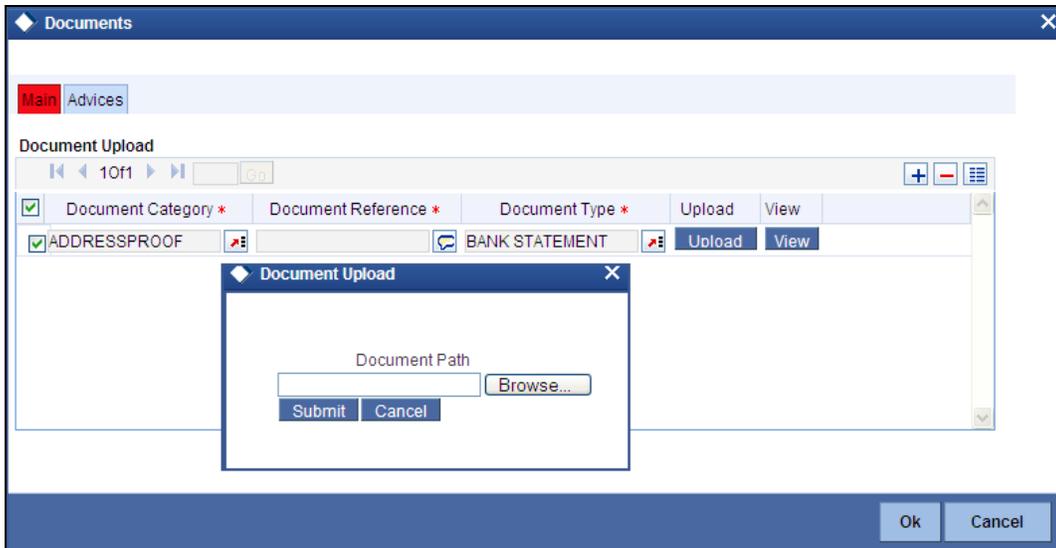
In the 'Document Upload' sub-screen, specify the corresponding document path and click the 'Submit' button. Once the document is uploaded through the upload button, the system displays the document reference number.

View

Click 'View' to view the document uploaded.

In 'Corporate 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	ORDCLAPP	Available	Available	Available
Application Verification	ORDCLVER	Available	Available	Available
Underwriting	ORDCLUND	Available	Available	Available
Facility Approval	ORDCLAPR	Available	Available	Available
Document Verification	ORDCLDVR	Available	Available	Available
Customer / Account / Facility / Loan / Collateral Creation				

ORACLE®

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 Corporate Loan Application Entry screen.

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

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.

ORACLE®

1.18.12 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. System displays the 'Customer MIS' screen where you can maintain the MIS details.

1.18.13 Capturing Customer Account MIS

You can capture the MIS details for the Customer Accounts in Customer Account MIS Screen. System displays the 'Customer Account MIS' screen where you can maintain the MIS details.

1.18.14 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. System displays the 'User Defined Field' screen where you can maintain the UDF details.

ORACLE®

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

Name

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

Value

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

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

Name

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

ORACLE®

Value

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

1.18.15   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.

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 'Corporate Loan Application Verification' screen.

ORACLE®

Step 2. Application Verification

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

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 'REJECT' 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 'Corporate Loan Underwriting' screen.

ORACLE®

Step 3. Internal KYC Review

If the check box 'KYC Required' is checked, then the bank performs the KYC check for the applicant.

You can review the following KYC details.

Applicant Number

System displays the Application number.

Customer Number

System displays the customer number.

KYC Review Details

Local Branch

System displays the local branch code.

First Name

Specify the first name of the applicant.

Middle Name

Specify the middle name of the applicant.

Last Name

Specify the last name of the applicant.

Date of Birth

Specify date of birth of the applicant.

Country

System displays the country code of the applicant.

Nationality

Specify the nationality of the applicant.

System displays the following information:

- KYC Internal Status
- KYC Internal Remarks
- SDN Status
- SDN Remarks

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.

You can modify the KYC status and review based on the manual review done through KYC Review screen.
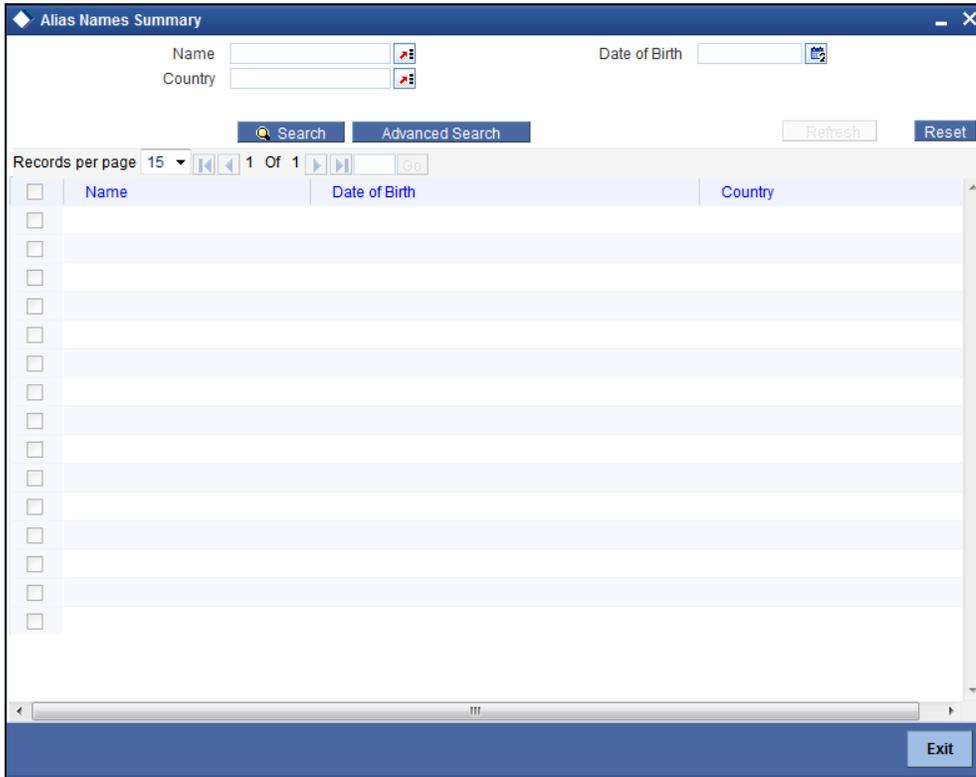
Once reviewed the verifier provides the review status and remarks.

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.

ORACLE®

Step 4. External KYC Review

If the check box 'KYC Required' is checked, then the external agency performs the KYC check for the applicant.

You can review the KYC details displayed on the screen.

System displays the following information:

- KYC Internal Status
- KYC Internal Remarks
- SDN Status
- SDN Remarks

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

ORACLE®

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

ORACLE®

Once reviewed the verifier provides the review status and remarks.

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

After ascertaining the eligibility of the customer, the bank provides a facility offer to the borrower and generates 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.

1.18.16 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.

In this screen, capture the following details:

<u>**Vehicle Details**</u>

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

ORACLE

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.

<p style="text-align:center;color:red">Acquire Successful</p>

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 'Corporate 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.

ORACLE®

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.

1.18.17 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 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.

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.

1.18.18 Ratio Tab

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

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

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 on the 'Calculate' button to calculate the ratio has to be specified

1.18.19 Bureau Tab

You can interface with external credit bureaus and view report obtained from them in 'Bureau' tab.

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.

External Credit Rating

Request ID

System displays the request ID.

External Agency

The external credit agencies maintained for the Application Category in 'Application Category Maintenance' are displayed here.

Score

Specify the score associated with the rating.

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.

1.18.19.1 <u>Viewing Credit Bureau Report</u>

You can view the credit bureau report by the external agency by clicking 'Bureau Report' button in 'Corporate Loan Underwriting' screen.

System displays the 'Credit Bureau Report' screen where you can view the details.

ORACLE

1.18.19.2   Capturing Loan MIS Details

You can capture the Loan MIS details by clicking 'Loan MIS' button in 'Corporate Loan Underwriting' screen. System displays the 'Loan MIS' screen where you can capture the details.

1.18.19.3 Capturing Loan UDF Details

You can capture the Loan UDF details by clicking 'Loan Fields' button in 'Corporate Loan Underwriting' screen. System displays the 'Loan UDF' screen where you can capture the details.

1.18.20   <u>Investigation Tab</u>

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

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

- Verification Type
- Verification agency

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

1.18.21   Loan Tab

In the 'Loans' 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

Pricing ID

You can select & apply any one of the Pricing rule available under a pricing group linked to Application category. Each pricing rule will auto select the best matched Loan Proposal 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 requirement.

If the pricing is not maintained for the application category, then on clicking the 'Apply' button, the pricing and the offer will not apply for the loan.

Multiple Offers

Offer ID

Specify the offer ID.

Number of Instalments

Specify the number of instalments for the loan.

Frequency

Specify the frequency of the instalment.

Unit

Select the unit of the instalment from the adjoining drop-down list.

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

Rate

Specify the rate for the loan.

Rate Code

Specify the rate code. The adjoining option list displays all the valid rate code. Select the appropriate one.

Check

System displays this option as checked if this option is selected at application category level. If this check box is not checked, you can check this box to apply for the new offer.

Click 'Apply' button to apply the specified information.

Loan Details

Loan Account Number

Specify the loan account number.

Loan Branch

Specify the loan branch.

Loan Currency

Specify the loan currency.

Loan Amount

Specify the loan account.

Down Payment

Specify the downpayment done for the loan.

ORACLE

Value Date

Specify the value date for the loan.

Maturity Date

Specify the maturity date of the loan.

Instalment Start Date

Specify the instalment start date of the loan from the adjoining calendar.

Status Change Mode

Select the status change mode from the adjoining drop-down list.

- Auto
- Manual

Close Collateral

Check this box to close collateral.

No of Instalments

Specify the number of instalments for the loan.

Frequency

Specify the frequency of the instalment.

Unit

Select the unit of the instalment from the adjoining drop-down list.

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

Click 'Apply' button to apply the specified information.

Effective Date

Effective Date

Specify the effective date of the loan from the adjoining colander.

User Defined Element Values

User Defined Element ID

Specify the user defined element ID. The adjoining option list displays all valid user defined element IDs. You can select the appropriate one.

ORACLE®

User Defined Element Value

Specify the User Defined element value.

Rate Code

Specify the rate code for the loan. The adjoining option list displays all valid rate codes. You can select the appropriate one.

ORACLE®

Code Usage

Select the code usage from the adjoining drop-down list. The options available are:

- Periodic
- Automatic

Resolved Value

When you click Apply Button in the Financial Section, the system calculates the resolved value.

Intermediary

Intermediary Code

Specify the intermediary code. The adjoining option list displays all valid intermediary codes. You can select the appropriate one.

Intermediary Ratio

System displays the intermediary ratio.

The details related to the loan offer like the number of installments, frequency, unit, interest rate etc. are displayed here. Select the reuired offer by clicking the 'Check' option and click then click the 'Apply' button to apply the selected loan offer. The details corresponding to the selected loan offer are displayed in 'Loan Details' section. You can modify these details, if required, and click 'Apply' button to calcualte the schedule details.

The payment schedules are derived based on the offer selected.

You can select only one loan offer in this screen.

ORACLE®

1.18.22   <u>Component Tab</u>

In 'Component' tab, the system calculates and displays the component 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.

The following details related to the schedule are displayed here:

- Component name
- Schedule type
- First due date
- Number
- Frequency
- Unit
- 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.

You can specify the following schedule related details:

Compound Days

Specify the number of compound days.

ORACLE®

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

1.18.22.1 Disbursal Details

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

ORACLE®

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

1.18.22.2   **Viewing Schedule Details**

You can view the modified schedule details 'Schedule details' screen. You can invoke this screen by clicking 'Schedule Details' button.

ORACLE®

1.18.23   Charges Tab

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

The system calculates and displays the charge details associated with the loan.

The following details are displayed:

- Component Name
- Component Currency
- Effective Date

Waive

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

1.18.24 Comments Tab

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

You can capture the following details:

Serial No

Specify the serial number of the comment.

Comments

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

Comments By

The system displays the commenter's ID.

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 'REJECT' to return the process to previous stage for data correction or 'CANCEL' to terminate the process. The underwriter can choose the outcome as VERIFY if the credit bureau or vehicle evaluator details are included.

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.

<p style="text-align:center; color:red;">Acquire Successful</p>

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 'Corporate 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.

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.

ORACLE

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.

<div align="center" style="color:red">Acquire Successful</div>

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 'Corporate Loan Document Verification' screen.

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.

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.

ORACLE®

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, facility etc. are created in the system on completion of the Document verification stage.

Step 8. Manual Retry

This stage is optional. Task will be moved to this stage only when the system is unable to create Customer/ Customer Account/ Liability/ Facility/ Collateral/ pool/ Loan. You can make the necessary changes & retry. You can select the outcome as 'PROCEED'.

2. Reports

2.1 Introduction

This chapter deals with the various BIP reports that are available for the corporate loan origination process. The reports that are available are:

- Prefunding Contract Report
- Funded Contracts 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 Corporate Lending under it. A list of all the reports in Corporate Lending module will be displayed. You can choose to view or print the report.

The selection options that you specified while generating the report a 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 'CLRPPFCR' 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.

2.2.1 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
Application Number	This is the application number
Stage	This is the stage at which the application lies
Application Date	This is the date of application
Currency	This s the currency of the contract
Product	This indicates the product for the contract
Value Date	This indicates the value date of the contract
Loan Amount	This indicates the loan amount
Contract Date	This indicates the contract date
Contract Interest	This indicates the rate of interest
Contract Term	This indicates the duration of the contract
Branch Total	This indicates the total number of records for the branch

ORACLE

2.3 Funded Contracts Report

This report lists the applications funded for the loan. You can invoke the 'Funded Contract' screen by typing 'CLRPFNCR' 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 Code

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

ORACLE

Field Name	Field Description
Branch	This is the branch code
Application Number	This is the application number
Stage	This is the stage at which the application lies
Application Date	This is the date of application
Currency	This s the currency of the contract
Product	This indicates the product for the contract
Value Date	This indicates the value date of the contract
Loan Amount	This indicates the loan amount
Interest	This indicates the interest rate for the loan
Term	This indicates the duration of the contract
Branch Total	This indicates the total number of records for the branch
Maker	This indicates the user ID of the maker of the application

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 'CLRPCAUR' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Specify the following details:

ORACLE

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 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 <u>Contents of the Report</u>

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 indicates the branch code
Product	This indicates the product code under which the application is made
Application Number	This indicates the credit application number
Stage	This indicates the stage at which the application lies
Application Date	This indicates the date on which the application was made
Contract Date	This indicates the contract date
Contract Currency	This is the currency of the contract
Contract Amount	This is the amount of the contract
Contract Term	This is the total term of the contract
Contract Interest	This is the interest applicable to the contract
Total	This indicates the total number of records for the branch

ORACLE

2.5 <u>Underwriting Status By Month and Intermediary Report</u>

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 'CLRPUNMI' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.
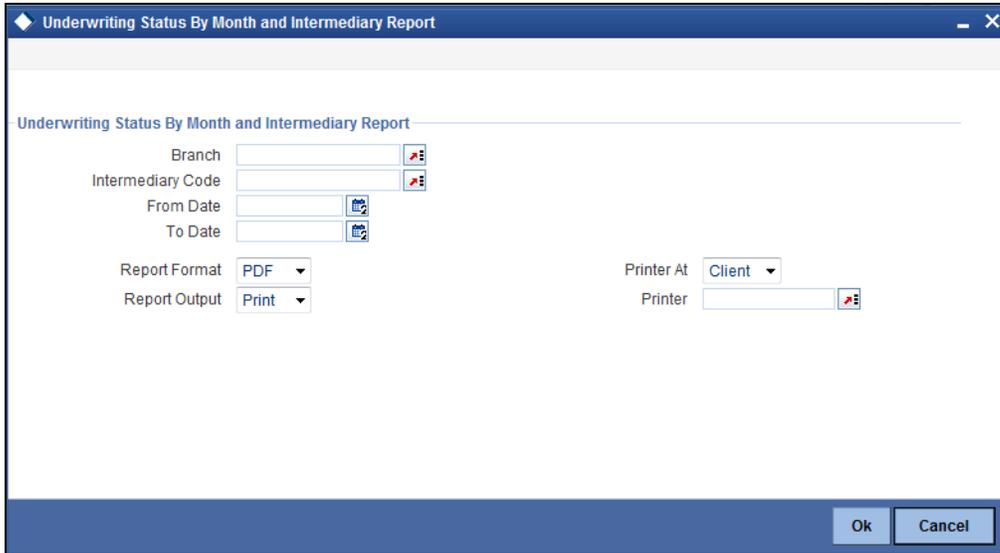
Specify the following details:

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 <u>Contents of the Report</u>

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.

ORACLE

Body of the Report

The following details are displayed in the report:

Field Name	Field Description
Branch	This is the branch
Product code	This is the product code
Application Number	This is the loan application number
Stage	This is the stage at which the application lies
Application Date	This is the date on which the application was made
Contract Date	This is the date of the contract
Contract Currency	This is the currency of the contract
Contract Amount	This is the total contract amount
Contract Term	This is the total term of the contract
Contract Interest	This is the rate of interest applicable
Branch Total	This indicates the branch total

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 'CLRPUNMU' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Specify the following details:

ORACLE

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 <u>Contents of the Report</u>

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
Product code	This is the product code
Application Number	This is the loan application number
Stage	This is the stage at which the application lies
Application Date	This is the date on which the application was made
Contract Date	This is the date of the contract
Contract Currency	This is the currency of the contract
Contract Amount	This is the total contract amount
Contract Term	This is the total term of the contract
Contract Rate	This is the rate of interest applicable

ORACLE®

Field Name	Field Description
Branch Total	This indicates the branch total

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 'CLRPUNMN' 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.

ORACLE®

Body of the Report

The following details are displayed in the report:

Field Name	Field Description
Branch	This is the branch
Product code	This is the product code
Application Number	This is the loan application number
Stage	This is the stage at which the application lies
Application Date	This is the date on which the application was made
Contract Date	This is the date of the contract
Contract Currency	This is the currency of the contract
Contract Amount	This is the total contract amount
Contract Term	This is the total term of the contract
Contract Rate	This is the rate of interest applicable
Total	This indicates the branch total

ORACLE®

3. Screen Glossary

3.1 <u>Function ID List</u>

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
CLRPCAUR	Credit Application By User
CLRPFNCR	Funded Contract
CLRPPFCR	Prefunding Contract
CLRPUNMI	Underwriting Status By Month and Intermediary Report
CLRPUNMN	Underwriting Status By Month Report
CLRPUNMU	Underwriting Status By Month and Underwriter Report
ORDCATMT	Application Category Maintenance Detail
ORDCLAPP	Corporate Loan Application Entry
ORDCLSIM	Corporate Loan Simulation Details
ORDDOCMT	Document & Advice Maintenance
ORDLEADM	Loan Prospect Details
ORDOVDMT	Override Maintenance
ORDPRCMT	Pricing Details
ORDRATMT	Credit Ratio Maintenance
'ORDRULMT	Rule Details
ORSCATMT	Category Details
ORSCLSIM	Corporate Loan Simulation Summary
ORSDOCMT	Documents Details
ORSLEADM	Loan Prospect Summary
ORSOVDMT	Override Maintenance
ORSPRCMT	Pricing Details Summary
ORSRATMT	Credit Ratio Maintenance Summary

ORACLE®

Function ID	Function Description
ORSRULMT	Rule Maintenance Summary

ORACLE®

ORACLE®

Corporate Loan Origination
[December] [2012]
Version 12.0.1.0.0

Oracle Financial Services Software Limited
Oracle Park
Off Western Express Highway
Goregaon (East)
Mumbai, Maharashtra 400 063
India

Worldwide Inquiries:
Phone: +91 22 6718 3000
Fax:+91 22 6718 3001
www.oracle.com/financialservices/