Opportunity Lifecycle Guide

Current Opportunity Entity Status

Default Opportunity Fields:

```
None
Core Fields:
- name (varchar)
- amount (currency)
- stage (enum) - Currently: Prospecting → Qualification → Proposal →
Negotiation → Closed Won/Lost
- probability (int) - Auto-calculated based on stage
- closeDate (date)
- description (text) - Currently storing loan details here
- leadSource (enum)
- contactRole (enum)

Links:
- contact (belongsTo Contact) - Primary borrower
- contacts (hasMany Contact) - Co-applicants
- originalLead (hasOne Lead) - Source lead
- account (belongsTo Account) - NOT USED (B2C model)
- documents (hasMany Document)
- tasks, calls, meetings, emails

Custom Fields:
- cOpportunityNumber (varchar) - Only 1 custom field exists!
```

Current Pipeline Stages:

1. Prospecting (10%)
2. Qualification (20%)
3. Proposal (50%)
4. Negotiation (80%)
5. Closed Won (100%)
6. Closed Lost (0%)

High level Requirements

- loan-specific fields (product type, tenure, interest rate, EMI) - import from lead when convert else need to input
- financial qualification data (FOIR, DTI, credit score) - import from lead when convert else input
- No security/collateral fields
- guarantor information
- approval workflow fields (multi-level approval tracking)
- disbursement tracking
- document checklist management
- Lead→Opportunity conversion automation

---

1. OPPORTUNITY ENTITY CUSTOMIZATION

Step 1: Add Loan Product Fields

Navigate to: **Administration → Entity Manager → Opportunity → Fields**

Add these fields:

```javascript
JavaScript
{
  "loanProductType": {
    "type": "enum",
    "options": [
      "Personal Loan",
      "Business Loan",
      "Gold Loan",
      "Vehicle Loan",
      "Home Loan",
      "Lease"
    ],
    "required": true,
    "default": "Personal Loan"
  },


  "loanAmount": {
    "type": "currency",
    "required": true,
```

```json
    "min": 10000,
    "max": 10000000,
    "tooltip": "Approved loan amount (may differ from requested)"
  },

  "loanTenure": {
    "type": "int",
    "required": true,
    "min": 6,
    "max": 360,
    "tooltip": "Loan tenure in months"
  },

  "interestRate": {
    "type": "float",
    "required": true,
    "min": 1,
    "max": 50,
    "tooltip": "Annual interest rate %"
  },

  "emiAmount": {
    "type": "currency",
    "readOnly": true,
    "formula": "/* Auto-calculated via formula */"
  },

  "processingFee": {
    "type": "currency",
    "default": 0
  },

  "insurancePremium": {
    "type": "currency",
    "default": 0
  },

  "totalLoanCost": {
    "type": "currency",
    "readOnly": true,
    "formula": "loanAmount + processingFee + insurancePremium"
  },


  "applicantMonthlyIncome": {
    "type": "currency",
    "required": true
```

```json
  },

  "applicantEmploymentType": {
    "type": "enum",
    "options": ["Salaried", "Self-Employed", "Business", "Retired"]
  },

  "applicantCreditScore": {
    "type": "int",
    "min": 300,
    "max": 900
  },

  "calculatedFOIR": {
    "type": "float",
    "readOnly": true,
    "tooltip": "Fixed Obligation to Income Ratio %"
  },

  "calculatedDTI": {
    "type": "float",
    "readOnly": true,
    "tooltip": "Debt-to-Income Ratio %"
  },


  "securityType": {
    "type": "enum",
    "options": [
      "None (Unsecured)",
      "Gold Jewelry",
      "Vehicle",
      "Property",
      "Fixed Deposit",
      "Guarantor",
      "Mixed"
    ]
  },

  "securityValue": {
    "type": "currency",
    "default": 0
  },

  "ltvRatio": {
    "type": "float",
    "readOnly": true,
```

```
    "tooltip": "Loan-to-Value ratio %",
    "formula": "ifThen(securityValue > 0, (loanAmount / securityValue) * 100,
0)"
  },

  // === GUARANTOR INFO ===
  "hasGuarantor": {
    "type": "bool",
    "default": false
  },

  "guarantorName": {
    "type": "varchar",
    "maxLength": 150
  },

  "guarantorNIC": {
    "type": "varchar",
    "maxLength": 12
  },

  "guarantorIncome": {
    "type": "currency"
  },

  // === FACILITY APPROVAL WORKFLOW ===
  "approvalStatus": {
    "type": "enum",
    "options": [
      "Pending Review",
      "Under Credit Assessment",
      "Pending Branch Manager Approval",
      "Pending Regional Manager Approval",
      "Pending Credit Committee Approval",
      "Approved",
      "Rejected",
      "Conditional Approval"
    ],
    "default": "Pending Review",
    "required": true
  },

  "approvalLevel": {
    "type": "enum",
    "options": [
      "Branch Level (< LKR 500K)",
      "Regional Level (< LKR 2M)",
```

```
        "Credit Committee (> LKR 2M)"
    ]
  },

  "branchManagerApprover": {
    "type": "link",
    "entity": "User"
  },

  "branchManagerApprovalDate": {
    "type": "datetime"
  },

  "regionalManagerApprover": {
    "type": "link",
    "entity": "User"
  },

  "regionalManagerApprovalDate": {
    "type": "datetime"
  },

  "creditCommitteeApprovalDate": {
    "type": "datetime"
  },

  "approvalRemarks": {
    "type": "text",
    "rows": 4
  },

  "rejectionReason": {
    "type": "enum",
    "options": [
      "Insufficient Income",
      "Poor Credit History",
      "High Existing Obligations",
      "Inadequate Security",
      "Fraudulent Application",
      "KYC/Documentation Issues",
      "Policy Violation",
      "Other"
    ]
  },

  "rejectionRemarks": {
    "type": "text",
```

```
    "rows": 4
},

// === DOCUMENTATION ===
"documentChecklistStatus": {
  "type": "enum",
  "options": [
    "Not Started",
    "In Progress",
    "Pending Customer",
    "Complete",
    "Incomplete"
  ],
  "default": "Not Started"
},

"missingDocuments": {
  "type": "text",
  "rows": 3
},

"agreementPrepared": {
  "type": "bool",
  "default": false
},

"agreementSignedDate": {
  "type": "date"
},

// === DISBURSEMENT ===
"disbursementStatus": {
  "type": "enum",
  "options": [
    "Not Initiated",
    "Pending Disbursement",
    "Disbursed",
    "Failed",
    "Cancelled"
  ],
  "default": "Not Initiated"
},

"disbursementDate": {
  "type": "date"
},
```

```json
    "disbursementAmount": {
      "type": "currency"
    },

    "disbursementMethod": {
      "type": "enum",
      "options": [
        "Bank Transfer",
        "Cheque",
        "Cash",
        "Direct to Vendor/Supplier"
      ]
    },

    "loanAccountNumber": {
      "type": "varchar",
      "maxLength": 20,
      "tooltip": "CBS-generated loan account number"
    },

    "cbsReferenceNumber": {
      "type": "varchar",
      "maxLength": 50,
      "tooltip": "Core Banking System reference"
    },

    // === TIMELINE TRACKING ===
    "daysInPipeline": {
      "type": "int",
      "readOnly": true,
      "formula": "datetime\\diff(createdAt, datetime\\now(), 'days')"
    },

    "daysToApproval": {
      "type": "int",
      "readOnly": true
    },

    "daysToDisbursement": {
      "type": "int",
      "readOnly": true
    },

    // === SOURCE TRACKING ===
    "sourceLeadId": {
      "type": "link",
      "entity": "Lead",
```

```
    "required": true
  },

  "conversionDate": {
    "type": "datetime",
    "default": "javascript: return new Date();"
  }
}
```

---

4. OPPORTUNITY PIPELINE STAGES

Financial Services-Specific Stages

Replace default stages with:

```JSON
{
  "stage": {
    "type": "enum",
    "options": [
      "1. Application Created",
      "2. Document Collection",
      "3. Credit Assessment",
      "4. Security Valuation",
      "5. Pending Approval - Branch",
      "6. Pending Approval - Regional",
      "7. Pending Approval - Committee",
      "8. Approved - Agreement Pending",
      "9. Agreement Signed",
      "10. Pending Disbursement",
      "11. Disbursed - Won",
      "12. Rejected - Lost",
      "13. Cancelled - Lost"
    ],
    "default": "1. Application Created",
    "required": true
  }
}
```

Stage Probability Mapping

```json
JSON
{
  "probabilityMap": {
    "1. Application Created": 10,
    "2. Document Collection": 20,
    "3. Credit Assessment": 30,
    "4. Security Valuation": 40,
    "5. Pending Approval - Branch": 50,
    "6. Pending Approval - Regional": 60,
    "7. Pending Approval - Committee": 70,
    "8. Approved - Agreement Pending": 85,
    "9. Agreement Signed": 95,
    "10. Pending Disbursement": 95,
    "11. Disbursed - Won": 100,
    "12. Rejected - Lost": 0,
    "13. Cancelled - Lost": 0
  }
}
```

---

5. COMPLETE OPPORTUNITY LIFECYCLE

Phase 1: Lead Qualification → Opportunity Conversion

Trigger: Lead status = "Qualified" AND eligibilityStatus = "Eligible"

BPM Workflow: Lead-to-Opportunity Conversion

```
None
FLOW
  "loanTenure": {
    "type": "int",
    "required": true,
    "min": 6,
    "max": 360,
    "tooltip": "Loan tenure in months",
    "default": 12
  },

  "interestRate": {
```

```
    "type": "float",
    "required": true,
    "min": 1,
    "max": 50,
    "tooltip": "Annual interest rate %"
  },

  "emiAmount": {
    "type": "currency",
    "readOnly": true,
    "tooltip": "Monthly EMI - auto-calculated"
  },

  "processingFee": {
    "type": "currency",
    "default": 0
  },

  "insurancePremium": {
    "type": "currency",
    "default": 0
  },

  "totalLoanCost": {
    "type": "currency",
    "readOnly": true,
    "tooltip": "Total amount to be repaid"
  }
}
```

Step 2: Add Applicant Financial Profile Fields

```javascript
{
  "applicantMonthlyIncome": {
    "type": "currency",
    "required": true,
    "tooltip": "Copied from Lead during conversion"
  },

  "applicantEmploymentType": {
    "type": "enum",
    "options": ["Salaried", "Self-Employed", "Business", "Retired"],
    "required": true
  },
```

```
  "applicantEmployerName": {
    "type": "varchar",
    "maxLength": 150
  },

  "applicantCreditScore": {
    "type": "int",
    "min": 300,
    "max": 900
  },

  "calculatedFOIR": {
    "type": "float",
    "readOnly": true,
    "tooltip": "Fixed Obligation to Income Ratio %"
  },

  "calculatedDTI": {
    "type": "float",
    "readOnly": true,
    "tooltip": "Debt-to-Income Ratio %"
  },

  "monthlyObligations": {
    "type": "currency",
    "tooltip": "Existing monthly obligations (EMIs, rent, etc.)"
  }
}
```

Step 3: Add Security/Collateral Fields

```javascript
{
  "securityType": {
    "type": "enum",
    "options": [
      "None (Unsecured)",
      "Gold Jewelry",
      "Vehicle",
      "Property",
      "Fixed Deposit",
      "Guarantor",
      "Mixed"
    ],
```

```
    "default": "None (Unsecured)"
  },

  "securityValue": {
    "type": "currency",
    "default": 0
  },

  "securityDescription": {
    "type": "text",
    "rows": 3,
    "tooltip": "Details of collateral/security"
  },

  "ltvRatio": {
    "type": "float",
    "readOnly": true,
    "tooltip": "Loan-to-Value ratio %"
  }
}
```

Step 4: Add Guarantor Information Fields

```javascript
{
  "hasGuarantor": {
    "type": "bool",
    "default": false
  },

  "guarantorName": {
    "type": "varchar",
    "maxLength": 150
  },

  "guarantorNIC": {
    "type": "varchar",
    "maxLength": 12,
    "pattern": "/^([0-9]{9}[x|X|v|V]|[0-9]{12})$/"
  },

  "guarantorMonthlyIncome": {
    "type": "currency"
  },
```

```javascript
  "guarantorContactNumber": {
    "type": "phone"
  },

  "guarantorRelationship": {
    "type": "enum",
    "options": ["Parent", "Spouse", "Sibling", "Friend", "Business Partner",
"Other"]
  }
}
```

Step 5: Add Approval Workflow Fields

```javascript
{
  "approvalStatus": {
    "type": "enum",
    "options": [
      "Pending Review",
      "Under Credit Assessment",
      "Pending Branch Manager",
      "Pending Regional Manager",
      "Pending Credit Committee",
      "Approved",
      "Rejected",
      "Conditional Approval"
    ],
    "default": "Pending Review",
    "required": true
  },

  "approvalLevel": {
    "type": "enum",
    "options": [
      "Branch Level (< LKR 500K)",
      "Regional Level (< LKR 2M)",
      "Credit Committee (> LKR 2M)"
    ]
  },

  "branchManagerApprover": {
    "type": "link",
    "entity": "User"
  },
```

```json
  "branchManagerApprovalDate": {
    "type": "datetime"
  },

  "branchManagerRemarks": {
    "type": "text",
    "rows": 3
  },

  "regionalManagerApprover": {
    "type": "link",
    "entity": "User"
  },

  "regionalManagerApprovalDate": {
    "type": "datetime"
  },

  "regionalManagerRemarks": {
    "type": "text",
    "rows": 3
  },

  "creditCommitteeApprovalDate": {
    "type": "datetime"
  },

  "creditCommitteeRemarks": {
    "type": "text",
    "rows": 3
  },

  "rejectionReason": {
    "type": "enum",
    "options": [
      "Insufficient Income",
      "Poor Credit History",
      "High Existing Obligations",
      "Inadequate Security",
      "Fraudulent Application",
      "KYC/Documentation Issues",
      "Policy Violation",
      "Other"
    ]
  }
}
```

Step 6: Add Documentation Fields

```javascript
{
  "documentChecklistStatus": {
    "type": "enum",
    "options": [
      "Not Started",
      "In Progress",
      "Pending Customer",
      "Complete",
      "Incomplete"
    ],
    "default": "Not Started"
  },

  "documentsReceived": {
    "type": "multiEnum",
    "options": [
      "NIC Copy",
      "Salary Slips",
      "Bank Statements",
      "Employment Letter",
      "Utility Bill",
      "Property Documents",
      "Vehicle Registration",
      "Guarantor NIC",
      "Business Registration"
    ]
  },

  "documentsMissing": {
    "type": "text",
    "rows": 3
  },

  "agreementPrepared": {
    "type": "bool",
    "default": false
  },

  "agreementSignedDate": {
    "type": "date"
  }
}
```

Step 7: Add Disbursement Fields

```javascript
{
  "disbursementStatus": {
    "type": "enum",
    "options": [
      "Not Initiated",
      "Pending Disbursement",
      "Disbursed",
      "Failed",
      "Cancelled"
    ],
    "default": "Not Initiated"
  },

  "disbursementDate": {
    "type": "date"
  },

  "disbursementAmount": {
    "type": "currency"
  },

  "disbursementMethod": {
    "type": "enum",
    "options": [
      "Bank Transfer",
      "Cheque",
      "Cash",
      "Direct to Vendor"
    ]
  },

  "disbursementBankName": {
    "type": "varchar",
    "maxLength": 100
  },

  "disbursementAccountNumber": {
    "type": "varchar",
    "maxLength": 20
  },

  "disbursementAccountName": {
    "type": "varchar",
    "maxLength": 150
```

```
    },

    "loanAccountNumber": {
      "type": "varchar",
      "maxLength": 20,
      "tooltip": "CBS-generated loan account number"
    },

    "cbsReferenceNumber": {
      "type": "varchar",
      "maxLength": 50,
      "tooltip": "Core Banking System reference"
    }
  }
```

Step 8: Add Timeline & Tracking Fields

```javascript
{
  "daysInPipeline": {
    "type": "int",
    "readOnly": true
  },

  "daysToApproval": {
    "type": "int",
    "readOnly": true
  },

  "daysToDisbursement": {
    "type": "int",
    "readOnly": true
  },

  "conversionDate": {
    "type": "datetime",
    "tooltip": "When lead was converted to opportunity"
  },

  "loanPurpose": {
    "type": "text",
    "rows": 3,
    "tooltip": "Purpose of the loan"
  }
}
```

4. UPDATE OPPORTUNITY STAGES

Replace default stages with **Financial Services Loan Pipeline**:

Navigation: Administration → Entity Manager → Opportunity → Fields → stage

New Financial Services Stages

```json
JSON
{
  "stage": {
    "type": "enum",
    "options": [
      "1. Application Created",
      "2. Document Collection",
      "3. Credit Assessment",
      "4. Security Valuation",
      "5. Branch Manager Approval",
      "6. Regional Manager Approval",
      "7. Credit Committee Approval",
      "8. Approval Granted",
      "9. Agreement Preparation",
      "10. Agreement Signed",
      "11. Pending Disbursement",
      "12. Disbursed - Won",
      "13. Rejected - Lost",
      "14. Cancelled - Lost"
    ],
    "default": "1. Application Created",
    "required": true,
    "probabilityMap": {
      "1. Application Created": 10,
      "2. Document Collection": 20,
      "3. Credit Assessment": 30,
      "4. Security Valuation": 40,
      "5. Branch Manager Approval": 50,
      "6. Regional Manager Approval": 60,
      "7. Credit Committee Approval": 70,
      "8. Approval Granted": 85,
      "9. Agreement Preparation": 90,
      "10. Agreement Signed": 95,
      "11. Pending Disbursement": 95,
      "12. Disbursed - Won": 100,
      "13. Rejected - Lost": 0,
```

```json
      "14. Cancelled - Lost": 0
    }
  }
}
```

---

5. FORMULA CALCULATIONS

EMI Calculation Formula

Field: emiAmount
Formula:

```JavaScript
// EMI = P × r × (1 + r)^n / ((1 + r)^n - 1)
// Where: P = loan amount, r = monthly rate, n = tenure

$loanAmount = amount;
$tenure = loanTenure;
$annualRate = interestRate;

// Convert annual rate to monthly rate
$monthlyRate = $annualRate / 12 / 100;

// Calculate (1 + r)^n using while loop
$temp = 1 + $monthlyRate;
$power = $temp;
$counter = 1;
while ($counter < $tenure) {
    $power = $power * $temp;
    $counter = $counter + 1;
}

// EMI calculation
$emi = $loanAmount * $monthlyRate * $power / ($power - 1);

// Return rounded EMI
$emi;
```

LTV Ratio Calculation

Field: ltvRatio
Formula:

```javascript
ifThen(
    securityValue > 0,
    (amount / securityValue) * 100,
    0
);
```

Total Loan Cost Calculation

Field: totalLoanCost
Formula:

```javascript
(emiAmount * loanTenure) + processingFee + insurancePremium;
```

Days in Pipeline

Field: daysInPipeline
Formula:

```javascript
datetime\diff(createdAt, datetime\now(), 'days');
```

---
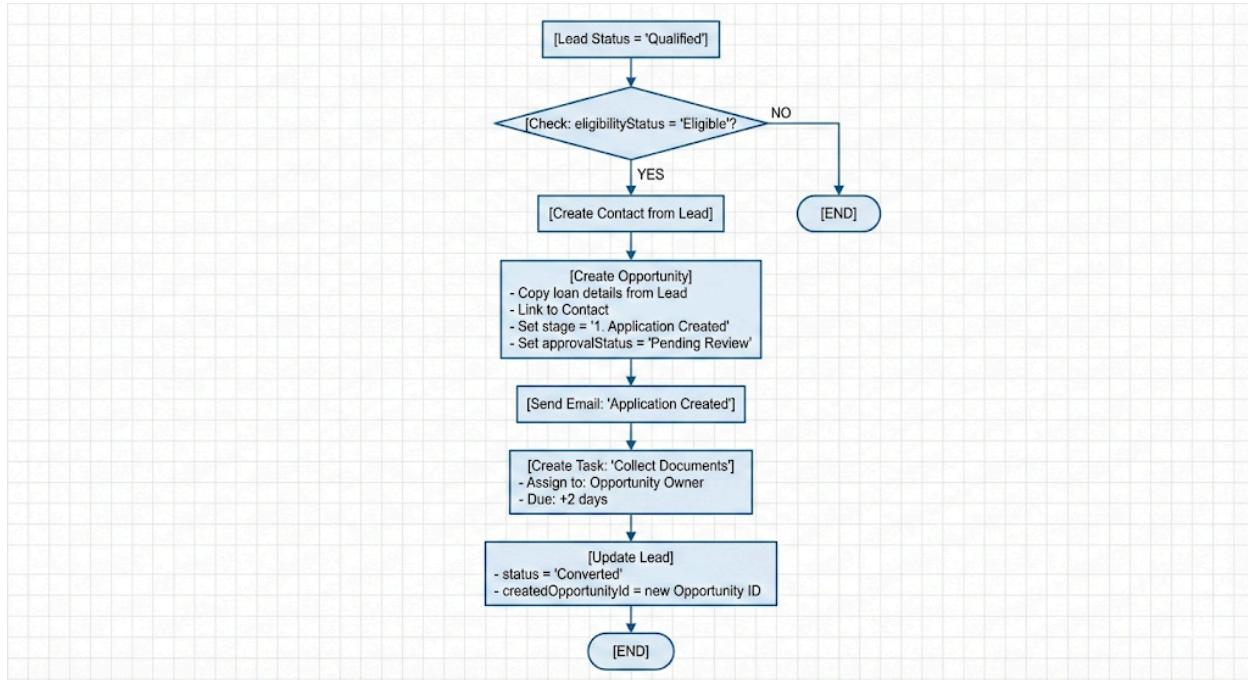
6. COMPLETE OPPORTUNITY LIFECYCLE

6.1 Lead Qualification → Opportunity Conversion

Trigger Conditions:

- Lead.status = "Qualified"
- Lead.eligibilityStatus = "Eligible"
- Lead has primary contact information

BPM Workflow: "Lead to Opportunity Conversion"

6.2 Document Collection Phase

Stage: 2. Document Collection
Approval Status: Pending Review

Required Actions:

1. The customer submits required documents physically.
2. The branch officer reviews each document.
3. Updates `documentsReceived` multi-enum field
4. If all docs received → Update `documentChecklistStatus` = "Complete"
5. If docs complete → AUTO-PROGRESS to next stage

BPM Workflow: "Document Completion Check"

```
None
Trigger: Opportunity.documentChecklistStatus = "Complete"

Actions:
1. Update stage → "3. Credit Assessment"
2. Create Task: "Perform Credit Check"
```

```
      - Assign to: Credit Officer
      - Due: +1 day
   3. Send SMS: "Documents verified, credit assessment in progress"
```

6.3 Credit Assessment Phase

Stage: 3. Credit Assessment
Approval Status: Under Credit Assessment

Required Actions:

1. Retrieve CRIB credit report physically
2. Verify employment
3. Calculate FOIR & DTI
4. Assess repayment capacity
5. Update `applicantCreditScore`
6. Update `calculatedFOIR` and `calculatedDTI`

Auto-Progression Conditions:

```
None
IF creditScore >= 650 AND FOIR <= 40 AND DTI <= 50:
    → Move to "4. Security Valuation"
ELSE:
    → Move to "13. Rejected - Lost"
    → Set rejectionReason = "Poor Credit History" OR "High Existing
Obligations"
```

6.4 Security Valuation Phase

Stage: 4. Security Valuation
Approval Status: Under Credit Assessment

Actions:

- If securityType != "None (Unsecured)":

  1. Schedule security valuation
  2. Update `securityValue`
  3. Calculate `ltvRatio`
  4. Verify LTV meets policy (typically < 90%)

- If securityType = "Guarantor":

    1. Verify guarantor details
    2. Check guarantor credit score
    3. Verify guarantor income

Auto-Progression:

```
None
IF security valuation approved:
    → Determine approval level based on loan amount
    → Move to appropriate approval stage
```
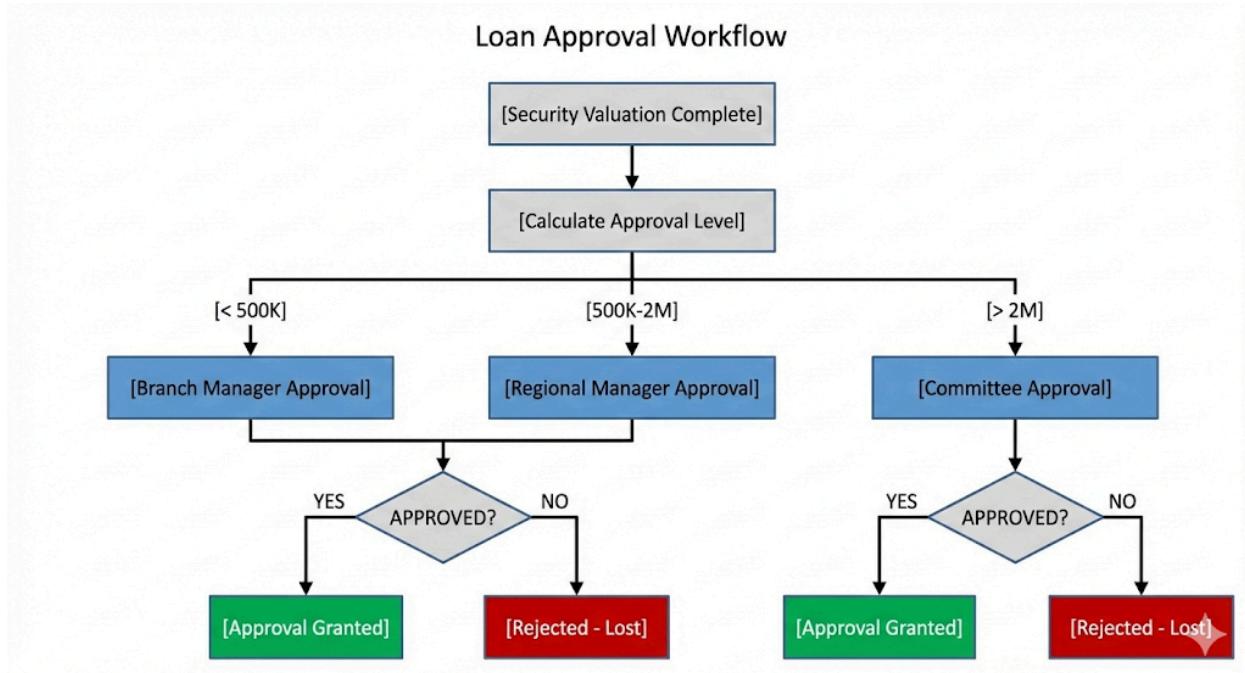
6.5 Approval Workflow

Approval Matrix:

Loan Amount	Approval Level	Stage
< LKR 500,000	Branch Manager	5. Branch Manager Approval
LKR 500,000 - 2M	Regional Manager	6. Regional Manager Approval
> LKR 2M	Credit Committee	7. Credit Committee Approval

BPM Workflow: "Multi-Level Approval"

Loan Approval Workflow

Branch Manager Approval Actions:

2. Review opportunity details
3. Add `branchManagerRemarks`
4. Click "Approve" or "Reject" button
5. System updates:
    - `branchManagerApprover` = current user
    - `branchManagerApprovalDate` = now
    - If APPROVED:
        - `approvalStatus` = "Approved"
        - `stage` = "8. Approval Granted"
    - If REJECTED:
        - `approvalStatus` = "Rejected"
        - `stage` = "13. Rejected - Lost"
        - Set `rejectionReason`

6.6 Agreement Preparation & Signing

Stage: 9. Agreement Preparation
Approval Status: Approved

Actions:

2. Generate loan agreement document
3. Add terms & conditions
4. Set `agreementPrepared` = true

5. Send for customer signature
6. Once signed:
   - Upload signed agreement to Documents
   - Set `agreementSignedDate`
   - AUTO-PROGRESS to "10. Agreement Signed"

6.7 Disbursement Phase

Stage: 11. Pending Disbursement
Disbursement Status: Pending Disbursement

Actions:

1. Verify all documents signed
2. Create loan account in CBS (Core Banking System)
3. Get `loanAccountNumber` from CBS
4. Initiate disbursement:
   - Set `disbursementMethod`
   - Set `disbursementBankName`, `disbursementAccountNumber`, `disbursementAccountName`
   - Set `disbursementAmount`
   - Set `disbursementDate`
5. Once disbursement confirmed:
   - `disbursementStatus` = "Disbursed"
   - `stage` = "12. Disbursed - Won"
   - Send SMS: "Loan disbursed successfully"
   - Send Email: "Welcome to Siyapatha Finance"

---

7. KEY BPM WORKFLOWS REQUIRED

Workflow 1: Lead to Opportunity Conversion

File:
custom/Espo/Custom/Resources/metadata/bpmFlowcharts/leadToOpportunityConversion.json

Trigger: Lead status changes to "Qualified" AND eligibilityStatus = "Eligible"

Actions:

1. Create Customer (if not exists)
2. Create Opportunity

3. Copy data from Lead to Opportunity
4. Update Lead status to "Converted"
5. Link Opportunity to Lead
6. Send notification email

Workflow 2: Document Collection Monitoring

Trigger: Opportunity created with stage = "2. Document Collection"

Actions:

1. Create task for document collection (Due: +2 days)
2. If task not complete in 24 hours → Send reminder
3. When `documentChecklistStatus` = "Complete" → Auto-progress to next stage

Workflow 3: Auto-Progression Based on Criteria

Triggers:

- Credit assessment complete
- Security valuation complete
- Approval granted
- Agreement signed
- Disbursement complete

Actions: Auto-update stage based on completion status

Workflow 4: SLA Monitoring & Escalation

Trigger: Daily scheduled workflow

Check:

- If `daysInPipeline` > 30 AND stage not in ["Disbursed", "Rejected", "Cancelled"] → Send escalation email to Regional Manager

- If `daysInPipeline` > 45 → Create high-priority task for Branch Manager

Workflow 5: Approval Notification Workflow

Trigger: `approvalStatus` changes

Actions:

- If "Pending Branch Manager" → Notify BM
- If "Pending Regional Manager" → Notify RM
- If "Pending Credit Committee" → Notify Committee
- If "Approved" → Notify customer + move to agreement prep
- If "Rejected" → Notify customer + close opportunity

---

8. OPPORTUNITY DETAIL VIEW LAYOUT

Recommended Layout Configuration

Navigation: Administration → Entity Manager → Opportunity → Layouts → Detail

```json
JSON
{
  "layout": [
    {
      "label": "Overview",
      "rows": [
        [
          {"name": "name", "span": 2}
        ],
        [
          {"name": "stage", "span": 1},
          {"name": "approvalStatus", "span": 1}
        ],
        [
          {"name": "probability", "span": 1},
          {"name": "closeDate", "span": 1}
        ],
        [
          {"name": "contact", "span": 1},
          {"name": "originalLead", "span": 1}
        ],
        [
          {"name": "assignedUser", "span": 1},
          {"name": "daysInPipeline", "span": 1}
        ]
      ]
    },
    {
      "label": "Loan Details",
      "rows": [
        [
```

```json
        {"name": "loanProductType", "span": 1},
        {"name": "amount", "span": 1}
      ],
      [
        {"name": "loanTenure", "span": 1},
        {"name": "interestRate", "span": 1}
      ],
      [
        {"name": "emiAmount", "span": 1},
        {"name": "totalLoanCost", "span": 1}
      ],
      [
        {"name": "processingFee", "span": 1},
        {"name": "insurancePremium", "span": 1}
      ],
      [
        {"name": "loanPurpose", "span": 2}
      ]
    ]
  },
  {
    "label": "Applicant Financial Profile",
    "rows": [
      [
        {"name": "applicantMonthlyIncome", "span": 1},
        {"name": "monthlyObligations", "span": 1}
      ],
      [
        {"name": "applicantEmploymentType", "span": 1},
        {"name": "applicantEmployerName", "span": 1}
      ],
      [
        {"name": "applicantCreditScore", "span": 1},
        {"name": "calculatedFOIR", "span": 1}
      ],
      [
        {"name": "calculatedDTI", "span": 2}
      ]
    ]
  },
  {
    "label": "Security & Guarantor",
    "rows": [
      [
        {"name": "securityType", "span": 1},
        {"name": "securityValue", "span": 1}
      ],
```

```
      [
        {"name": "ltvRatio", "span": 1},
        {"name": "hasGuarantor", "span": 1}
      ],
      [
        {"name": "guarantorName", "span": 1},
        {"name": "guarantorNIC", "span": 1}
      ],
      [
        {"name": "guarantorMonthlyIncome", "span": 1},
        {"name": "guarantorContactNumber", "span": 1}
      ],
      [
        {"name": "securityDescription", "span": 2}
      ]
    ]
  },
  {
    "label": "Approval Workflow",
    "rows": [
      [
        {"name": "approvalLevel", "span": 2}
      ],
      [
        {"name": "branchManagerApprover", "span": 1},
        {"name": "branchManagerApprovalDate", "span": 1}
      ],
      [
        {"name": "branchManagerRemarks", "span": 2}
      ],
      [
        {"name": "regionalManagerApprover", "span": 1},
        {"name": "regionalManagerApprovalDate", "span": 1}
      ],
      [
        {"name": "regionalManagerRemarks", "span": 2}
      ],
      [
        {"name": "creditCommitteeApprovalDate", "span": 2}
      ],
      [
        {"name": "creditCommitteeRemarks", "span": 2}
      ],
      [
        {"name": "rejectionReason", "span": 2}
      ]
    ]
  ]
```

```
      },
      {
        "label": "Documentation",
        "rows": [
          [
            {"name": "documentChecklistStatus", "span": 1},
            {"name": "agreementPrepared", "span": 1}
          ],
          [
            {"name": "documentsReceived", "span": 2}
          ],
          [
            {"name": "documentsMissing", "span": 2}
          ],
          [
            {"name": "agreementSignedDate", "span": 2}
          ]
        ]
      },
      {
        "label": "Disbursement",
        "rows": [
          [
            {"name": "disbursementStatus", "span": 1},
            {"name": "disbursementDate", "span": 1}
          ],
          [
            {"name": "disbursementAmount", "span": 1},
            {"name": "disbursementMethod", "span": 1}
          ],
          [
            {"name": "disbursementBankName", "span": 1},
            {"name": "disbursementAccountNumber", "span": 1}
          ],
          [
            {"name": "disbursementAccountName", "span": 2}
          ],
          [
            {"name": "loanAccountNumber", "span": 1},
            {"name": "cbsReferenceNumber", "span": 1}
          ]
        ]
      }
    ]
  }
```

Sample UI (without formatting and validations)

12. TROUBLESHOOTING GUIDE

Common Issues

Issue: Formula not calculating EMI correctly **Solution:** Verify all fields (amount, loanTenure, interestRate) are populated. Check formula syntax in Administration → Entity Manager → Opportunity → Formula

Issue: Lead not converting to Opportunity **Solution:** Check Lead.status = "Qualified" AND Lead.eligibilityStatus = "Eligible". Verify BPM workflow is active.

Issue: Approval workflow not triggering **Solution:** Verify approvalLevel is set correctly. Check BPM conditions match approvalStatus values.

Issue: Stage not auto-progressing **Solution:** Check formula conditions in BPM workflow. Verify all required fields are populated.