

Oracle® Banking Digital Experience Cloud Service

Retail Originations Auto Loans User Manual



Release 25.1.1.0.0
G46528-01
October 2025

ORACLE®

Copyright © 2015, 2025, Oracle and/or its affiliates.

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

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

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

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

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

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

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

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

Contents

Preface

Purpose	i
Audience	i
Documentation Accessibility	i
Critical Patches	ii
Diversity and Inclusion	ii
Conventions	ii
Related Resources	ii
Screenshot Disclaimer	ii
Acronyms and Abbreviations	iii
Basic Actions	iii
Symbols and Icons	iii

1 Auto Loan Application

1.1	Auto Loan - Product Listing	3
1.2	Auto Loan - Product Details	5
1.3	Auto Loan – Product Comparison	6
1.4	Kick Off page	8
1.5	Mobile Verification	9
1.6	Financial Profile	12
1.7	Auto Loan Requirements	17
1.8	Disbursement & Repayment	19
1.9	Personal Information	23
1.10	Employment Information	29
1.11	Review and Submit	33
1.12	Terms of Service	35
1.13	Submitted Application - Confirmation	37
1.14	Existing User	38

2 FAQ

Index

Preface

- [Purpose](#)
- [Audience](#)
- [Documentation Accessibility](#)
- [Critical Patches](#)
- [Diversity and Inclusion](#)
- [Conventions](#)
- [Related Resources](#)
- [Screenshot Disclaimer](#)
- [Acronyms and Abbreviations](#)
- [Basic Actions](#)
- [Symbols and Icons](#)

Purpose

This guide is designed to help acquaint you with the Oracle Banking application. This guide provides answers to specific features and procedures that the user need to be aware of the module to function successfully.

Audience

This document is intended for the following audience:

- Customers
- Partners

Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc>.

Access to Oracle Support

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

Critical Patches

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

Diversity and Inclusion

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

Conventions

The following text conventions are used in this document:

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

Related Resources

For more information on any related features, refer to the following documents:

- Oracle Banking Digital Experience Installation Manuals
- Oracle Banking Digital Experience Licensing Manuals

Screenshot Disclaimer

Personal information used in the interface or documents is dummy and does not exist in the real world. It is only for reference purposes; actual screens that appear in the application may vary based on selected browser, theme, and mobile devices.

Acronyms and Abbreviations

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

Table 1 Acronyms and Abbreviations

Abbreviation	Description
OBDX	Oracle Banking Digital Experience

Basic Actions

Most of the screens contain icons to perform all or a few of the basic actions. The actions which are called here are generic, and it varies based on the usage and the applicability. The table below gives a snapshot of them:

Table 2 Basic Actions and Descriptions

Action	Description
Back	In case you missed to specify or need to modify the details in the previous segment, click Back to navigate to the previous segment.
Cancel	Click Cancel to cancel the operation input midway without saving any data. You will be alerted that the input data would be lost before confirming the cancellation.
Next	On completion of input of all parameters, click Next to navigate to the next segment.
Save	On completion of input of all parameters, click Save to save the details.
Save & Close	Click Save & Close to save the data captured. The saved data will be available in View Business Product with <i>In Progress</i> status. You can work on it later by picking it from the View Business Product .
Submit	On completing the input of all parameters, click Submit to proceed with executing the transaction.
Reset	Click Reset to clear the data entered.
Refresh	Click Refresh to update the transaction with the recently entered data.
Download	Click Download to download the records in PDF or XLS format.

Symbols and Icons

The following are the symbols/icons you are likely to find in this guide:

Table 3 Symbols and Icons











Symbols and Icons	Description
	Add data segment
	Close

Table 3 (Cont.) Symbols and Icons

Symbols and Icons	Description
	Maximize
	Minimize
	Open a list
	Open calendar
	Perform search
	View options
	View records in a card format for better visual representation.
	View records in tabular format for better visual representation.

1

Auto Loan Application

This topic describes the structure of the auto loan application, which captures information regarding the vehicle, loan requirements, and the applicant's personal, employment, and financial information.

An auto or vehicle loan is a secured personal loan taken to purchase a new or used vehicle. In an auto loan, the vehicle being purchased is considered as the collateral on the loan. The auto loan application has been built so as to capture details of the vehicle for which the loan is being applied, specific loan requirements as well as basic personal, employment and financial information of the applicant.

The application form is OCR (Optical Character Recognition) enabled so as to save the applicant's time and effort in filling out the application form. The inline document upload feature that is provided on various sections of the form, enables the applicant to upload supporting documents to have the specific section prefilled with information.

Existing digital banking customers can simply provide their online banking credentials to log in to the system.

The application form also has the feature of QR code scan enablement which can be used to continue applications on mobile devices.

The application tracker has been built so as to enable tracking of the application once it has been submitted. The application tracker also enables the applicant to retrieve and complete an application that has been saved. Additionally, the applicant can view documents that have been uploaded as part of the application form and can also view details as defined in the application form in PDF format.

Following are the steps involved in the application submission:

- **Product Selection:** All the products belonging to the selected product category will be listed here. Each product will be listed as a separate card which will display the name and image of the product along with a short description, features and the options to view further details, or to apply for the product. The additional option to select the product so as to compare it with others within the same category will also be provided on each card. You can select a maximum of three products for comparison.
- **Kick Off:** This page serves as an introduction to the application form. You can also view the documents required to be uploaded as part of the application. As an applicant, you can identify how you are going to proceed with the application. If you are a new/unregistered user, you can continue as a guest, or if you are an existing online banking customer you can login with your online banking credentials to have your information pre-populated in the application.
- **Mobile Verification:** This step is applicable if you are filling out the application as a new/unregistered user. You will be instructed to enter your mobile number, after which the system will identify whether your mobile number is already registered with the bank or not. You will then be required to enter the OTP sent to this mobile number in order to proceed with the application form.
- **Financial Profile:** In this section, you can furnish details pertaining to your Income, Expense, Assets and Liabilities. This step will be part of the application form only if you have identified that you are currently employed by selecting the provided option on the disclaimer modal window.

- **Loan Requirements:** In this section you are required to specify information about the vehicle for the purchase of which you are seeking a loan. Additionally, you will also need to provide information related to the loan such as loan amount and tenure of the loan.
- **Disbursement & Repayment:** In this section, you can specify details of the account in which the sanctioned loan amount is to be disbursed along with details of the account from which the regular loan repayments are to be made. This section will be part of the application form only in case the capture of disbursement and repayment information is mandatory for the product selected.
- **Personal Information:** This section captures information pertaining to your personal information which will include your full name, date of birth, address details, etc. You can opt to upload an identity proof document to have the information on this section pre-populated or you can alternately enter the required information manually.
- **Employment Information:** You can provide information pertaining to your employment, in this step. In addition to defining information of your primary employment, you can also furnish past employment details and/or other current employment details.
- **Review and Submit:** Once you have filled out all the information required in the auto loan application form, you will be displayed this information on the review page. You can verify the details provided and if required, can edit the information in any sections by selecting the option provided against each section.
- **Terms of Service:** On having reviewed the application, you can then proceed to view the terms and conditions of the auto loan you are applying for. You can also add a digital signature by means of uploading a document containing your signature or by physically signing the provided space if you are filling out the application from a touchscreen device.
- **Confirmation:** Once you have submitted your application after having reviewed it and having accepted the terms and conditions, a confirmation page will be displayed. This page will display a success message along with the application reference number. You can track your application on the basis of this reference number. Additionally, this page will also contain a button, by clicking on which you can navigate to the application tracker.

Apart from the **Review and Submit** and **Confirmation** steps, the sequence of the remaining steps may vary based on the configuration maintained for the product applications, by the bank.

To apply for an auto loan:

- Perform any one of the following navigation to access the **Auto Loan** application screen.
 - From the Bank Portal page, goto **Product Offerings** section, and then click **Retail** tab. Under **Retail** tab, click **Personal** tab, and then click **Auto Loan**.
 - From the Bank Portal page, click **Customer Services** , then click **Our Products** .
Under **Our Products**, goto **Product Offerings** section, click **Personal**, and then click **Auto Loan**.

A screen containing the auto loan products available for online application will be displayed.

- [Auto Loan - Product Listing](#)
This topic describes the page on which the auto loan products offered by the bank that can be applied for online are displayed.
- [Auto Loan - Product Details](#)
This topic describes the product details page.

- [Auto Loan – Product Comparison](#)
This topic describes the functionality that enables users to compare the features of up to three products within a specific product category.
- [Kick Off page](#)
This describes the product application process that you need to fill out to apply for the product.
- [Mobile Verification](#)
This topic describes the registration process for guest customers, enabling them to track submitted applications and retrieve abandoned applications.
- [Financial Profile](#)
This topic describes the section where you can provide details pertaining to your income, expenses, assets, and liabilities.
- [Auto Loan Requirements](#)
This topic describes the section of the application form where applicants provide information about the vehicle being purchased and the loan itself.
- [Disbursement & Repayment](#)
This topic describes the section of the application form where you can specify the account for loan disbursement, following successful processing and sanction of your application.
- [Personal Information](#)
This topic describes the section of the application form where you provide your personal information.
- [Employment Information](#)
This topic describes the section where you can provide your employment details.
- [Review and Submit](#)
This topic describes how to review and edit your application summary.
- [Terms of Service](#)
This topic describes the terms and conditions associated with the product for which you are applying.
- [Submitted Application - Confirmation](#)
This topic describes the confirmation page that appears after application submission.
- [Existing User](#)
This topic describes the product application process for existing customers.

1.1 Auto Loan - Product Listing

This topic describes the page on which the auto loan products offered by the bank that can be applied for online are displayed.

This page is displayed once you select the **Auto Loans** category on the bank portal. Each card will display the product name, a short description of the product as well as the key features of each product. You can view all the products and select the best suitable one as per your needs. You can directly apply for a specific product on this page or can opt to view a detailed description of any product type by selecting the **Learn More** link provided on each product card. Alternately, you can also compare up to three products at a time so as ensure you are taking an informed decision while applying for a specific product.

This page also displays cross sell cards i.e. cards which enable the user to navigate to the other product offering pages of the bank.

1. Navigate to the **Auto Loans** product listing page.

All the auto loan products offered by the bank that can be applied for online are displayed on this page in card format.

Figure 1-1 Product Listing

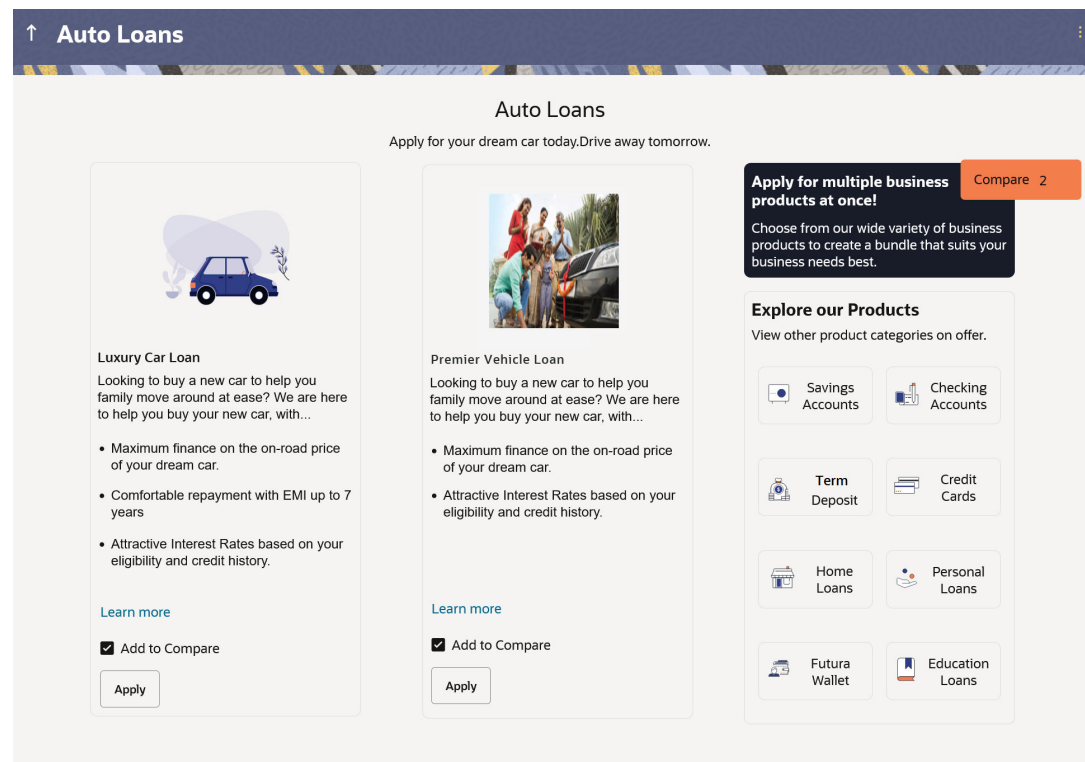


Table 1-1 Product Listing - Field Description

Field Name	Description
Product Name & Image	The name of the product along with an image that represents the product is displayed on each card.
Product Description	A short description of the product is displayed on each card.
Features	The features of the product are listed down on each card.
Cross Sell cards	Cross-sell cards are displayed on this page, allowing users to navigate to the listing page of the selected product. A card to navigate to the bundled application listing page is also displayed.

2. Perform any of the following actions:
 - a. Identify the product for which you want to make an application and click **Apply** provided on the specific card.
The **Kick Off** page will be displayed.
 - b. Click **Add to Compare** against any (up to three) products to compare them with each other.
 - c. Click the **Learn more** link displayed on any product card to view additional details of that product.
 - d. Under the kebab menu, perform any of the following actions:

- i. Click the **View Other Products** option to navigate to the **Product Offerings** page.
- ii. Click the **Track/Complete an Application** option to navigate to the **Application Tracker**.

1.2 Auto Loan - Product Details

This topic describes the product details page.

1. Click the **Learn more** link provided on the product cards on the product listing screen. The **Product Details** screen is displayed.

Figure 1-2 Product Details

Product Details

Luxury Car Loan
Looking to buy a new car to help your family move around at ease? We are here to help you buy your new car, with utmost transparency and simplified loan processing/documentation

Key Highlights

- 1 Loan Amount**
Maximum finance on the on-road price of your dream car.
- 2 Repayment**
Comfortable repayment with EMI up to 7 years
- 3 Interest Rate**
Attractive Interest Rates based on your eligibility and credit history.

Product Details

Features

- Loan Amount**
Maximum finance on the on-road price of your dream car.
- Repayment**
Comfortable repayment with EMI up to 7 years
- Interest Rate**
Attractive Interest Rates based on your eligibility and credit history.
- Doorstep Banking**
Doorstep assistance from our professional relationship manager who will service you throughout the loan-processing period
- Documentation**
Simplified documentation

Eligibility

- Minimum 18 years and Maximum at time of loan maturity 58 years or retirement age, whichever is earlier
- Minimum monthly take home income of INR 10000
- Salaried/Self-employed professionals/Self-employed non-professionals

Fees & Charges

- Competitive interest rates upto 30%
- 2% of the loan amount plus taxes as applicable. Documentation charges on actual

[Apply](#) [Download Brochure](#) [Back](#)

Table 1-2 Product Details - Field Description

Field Name	Description
Product Name & Image	Displays the name of the product along with image.
Product Description	Displays the description of each product.
Key Highlights	Displays the top three features of the selected product.
Product Details	Displays all the details of the product including features, eligibility and fees and charges.

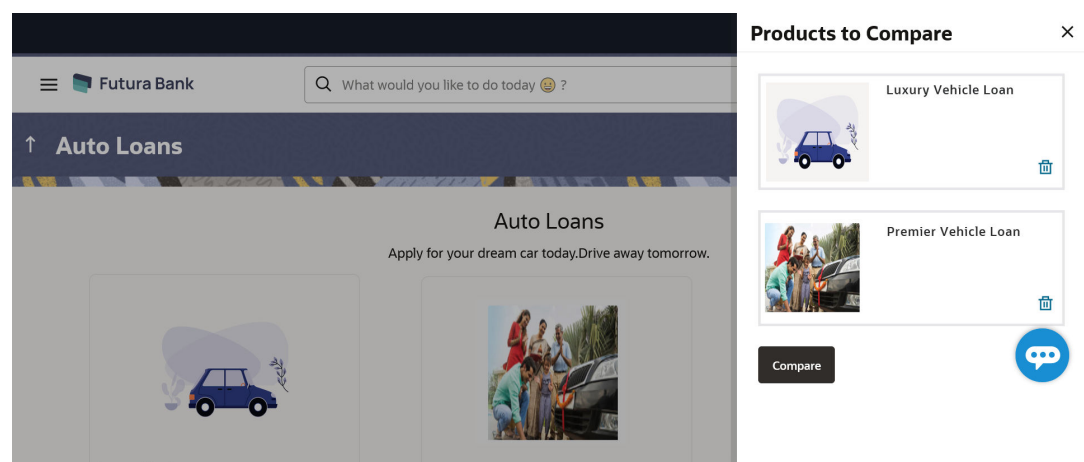
2. Perform any of the following actions:
 - a. Click **Apply** to apply for the product.
The **Product Kickoff** page is displayed.
 - b. Click on the **Download Brochure** link to view and download the product brochure.
 - c. Click **Back** to navigate back to the previous page.
 - d. Under the kebab menu, perform any of the following actions:
 - i. Click the **View Other Products** option to navigate to the **Product Offerings** page.
 - ii. Click the **Track/Complete an Application** option to navigate to the **Application Tracker**.

1.3 Auto Loan – Product Comparison

This topic describes the functionality that enables users to compare the features of up to three products within a specific product category.

1. Select the products by selecting the **Add to Compare** check-box provided on each product card.

A floating button will be displayed which will list down the number of products that have been added for comparison as and when an **Add to Compare** check-box is selected. The **Products to Compare** overlay screen is displayed.

Figure 1-3 Products to Compare

2. Click **Compare** provided to view the selected products and to proceed to the comparison screen.


The **Compare Products** screen will list down the product features, fees, and charges for easy comparison.

Figure 1-4 Compare Products


Compare Products

Compare Products

Compare and choose a product which suits you best.



Luxury Car Loan



Xpress Vehicle Loan

Eligibility Criteria

Applicant should be minimum 21 years of age.
Minimum monthly take home income of GBP 8000
Minimum employment stability of 1 year

Minimum employment stability of 1 year.
Minimum monthly take home income of GBP 8000

Special Features

Insurance

Free Personal accident insurance upto GBP100,000 for individuals

Free Personal accident insurance upto GBP100,000 for individuals

Funding

Funding upto 100% of ex-showroom price

Funding upto 100% of ex-showroom price

Repayment

Flexible repayment starting from 12 months to 84 months

-

Fees and Bank Charges

Pre-Closure

No Pre-closure charges after 1 year

-

Processing Fee

0.5% of the loan amount or GBP 500 whichever is lower

0.5% of the loan amount or GBP 500 whichever is lower

Apply

Apply



Table 1-3 Compare Products - Field Description


Field Name	Description
Product Name & Image	Displays the name of the product along with image.
Product Description	Displays the description of the product.
Eligibility Criteria	Displays the eligibility criteria that are to be met in order to apply for the product.
Special Features	Displays the features of the product.
Fees and Bank Charges	Displays the fees and bank charges applicable for the product.
Value Added Benefits	Displays the value added benefits of the product.

Retail Originations Auto Loans User Manual
G46528-01
Copyright © 2015, 2025, Oracle and/or its affiliates.

November 3, 2025
Page 7 of 39

Table 1-3 (Cont.) Compare Products - Field Description

Field Name	Description
Option to Remove a product from the comparison list	Click the  to remove the product from the list of products to be compared. This icon is provided against the product name and image.
Option to replace a product for comparison	Click the  to replace the product with another product for comparison.

3. Perform any of the following actions:
 - a. Click **Apply** against any product to apply for that product and proceed to the application form for that specific product.
The **Kickoff** page of that specific product is displayed.
 - b. Click  provided against each product card to delete a specific card.
The specific product card is removed from the comparison table.

1.4 Kick Off page

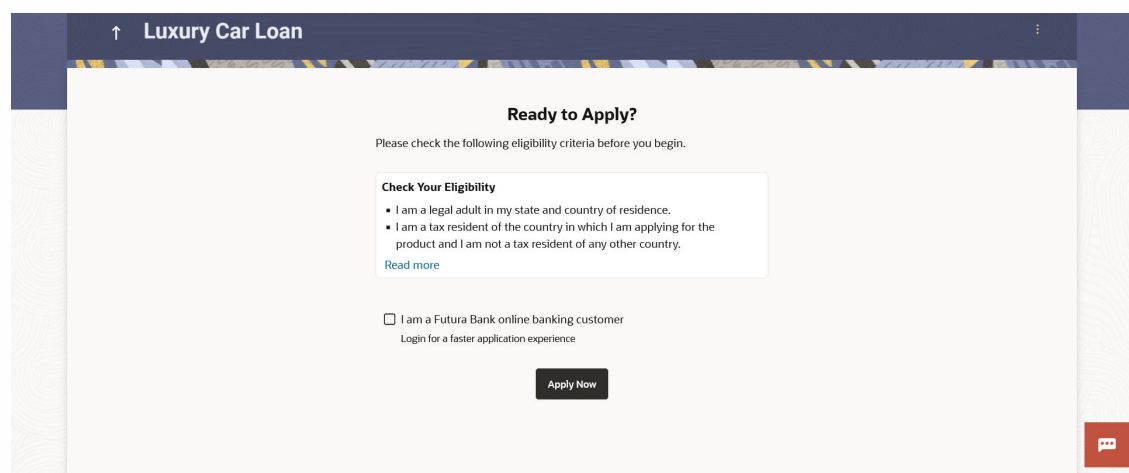
This describes the product application process that you need to fill out to apply for the product.

The information will cover the eligibility criteria you are required to meet in order to apply for the product and the documents that can serve as various proofs including ID proof, address proof etc. This page also provides the means by way of which you can proceed with the application form – as an existing customer of the bank or as a guest who has no current relationship with the bank.

If you are an existing online banking customer of the bank, you can select the provided option and proceed to Login with your online banking credentials. In this case, you will be required to only specify information pertaining to the loan. Information related to your personal details, etc will not be required to be entered as it is already available with the bank.

On the other hand, if you are new to the bank. In this case you will be required to furnish all information including information pertaining to your personal details. You will also be required to upload mandatory documents such as ID proof, proof of employment etc. to support your application.

Figure 1-5 Kick Off page



↑ **Luxury Car Loan**

Ready to Apply?

Please check the following eligibility criteria before you begin.

Check Your Eligibility

- I am a legal adult in my state and country of residence.
- I am a tax resident of the country in which I am applying for the product and I am not a tax resident of any other country.

[Read more](#)

☐ I am a Futura Bank online banking customer
Login for a faster application experience

Apply Now

Note

The fields which are marked as Required are mandatory.

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

Table 1-4 Kick Off page - Field Description

Field Name	Description
I am a Futura Bank online banking customer	Select this checkbox if you are an existing online customer of the bank.

1. Click on the **View List** link.

An overlay window on which the list of documents required to support the application for the selected product, will be listed.

2. Click on the **View Privacy Policy** link to view the privacy policy of the bank on a new tab within the same browser window.

3. Select the **I am a Futura Bank online banking customer** option;

Perform one of the following actions:

- If you are an existing online banking customer of the bank;

The **Login** page will appear after you click on the **Apply Now** button.

For more information on the application of an existing online banking customer, view the [Existing Online Banking Customer](#) section.

- If you are new to the bank i.e. do not have an existing relationship in terms of accounts, loans or credit cards with the bank;

Select the **Apply Now** button, without selecting the **I am a Futura Bank online banking customer** option.

The **Mobile Verification** page will be loaded.

1.5 Mobile Verification

This topic describes the registration process for guest customers, enabling them to track submitted applications and retrieve abandoned applications.

This step is applicable only for prospect/guest customers. This check is also used to identify whether the applicant is truly a new customer or if he/she is already an existing customer of the bank. Additionally, the system is able to identify if there are any existing applications in draft mode for the mobile number defined and can provide applicants with the option to continue with those applications if they wish to do so.

Once the mobile verification process is completed, the auto save capability of the application is enabled. Any entry/changes you make to the application form will get saved automatically.

Figure 1-6 Mobile Verification – Enter Mobile Number

1. In the **Mobile Number** field, select the country code and enter your mobile number.
The **Mobile Verification – Enter Mobile Number** screen is displayed.

Note

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

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

Table 1-5 Mobile Verification – Enter Mobile Number - Field Description

Field Name	Description
Mobile Number: Country Code	Select the country code applicable to your mobile number.
Mobile Number	Enter the mobile number to which you wish to have the OTP sent. You can proceed with the application only after verifying your mobile number.

2. Click **Send OTP** to receive the OTP on your mobile number.
The **Enter OTP** screen is displayed.

Figure 1-7 Mobile Verification – Enter OTP

↑ Luxury Car Loan

Enter OTP

We have sent you an OTP on your mobile number
+1 2121111111

○ ○ ○ ○

Didn't receive the OTP?

Resend Back

Note

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

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

Table 1-6 Mobile Verification – Enter OTP - Field Description

Field Name	Description
OTP	Specify the OTP send on the mobile number you had specified on the previous page.

3. Perform any of the following actions:
 - a. If you are applying via the mobile device of the specified mobile number, you can select the OTP auto read option to have the OTP auto filled in the input field.
 - b. Click **Resend** to request for a new OTP to be generated and sent to your mobile number if have not received the OTP.
 - c. Click **Back** to navigate back to the previous page.
4. Under the kebab menu, perform any of the following actions:
 - a. Click the **View Other Products** option to navigate to the **Product Offerings** page.
 - b. Click the **Track/Complete an Application** option to navigate to the **Application Tracker**.

1.6 Financial Profile

This topic describes the section where you can provide details pertaining to your income, expenses, assets, and liabilities.

If you do not have any assets or liabilities or do not want to furnish that information as part of this application, you can select the options provided against each card to skip providing that specific information.

1. Click **Upload documents to prefill this section** option to upload the supporting documents to prefill the section.

Note

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

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

Table 1-7 Financial Profile – Upload Documents - Field Description

Field Name	Description
Upload documents to prefill this section	Click the link to upload an ID proof document so as to auto fill this section with the information available in your ID proof. These documents will also serve to support your application.
View list of supporting documents	Click the link to view the documents supported for this section to be prefilled with data.

2. Under **Income & Expenses** section, specify the required details.

Figure 1-8 Financial Profile – Income & Expenses

← Premier Checking Account

Primary Applicant - Personal Joint Applicant - Personal Checking Account Specifications Primary Applicant - Employment Joint Applicant - Employment Primary Applicant - Finances Joint Applicant - Finances Nominee

Upload documents to pre-fill this section

[View list of supporting documents](#)

Primary Applicant - Finances

Please update your financial information

Income & Expenses Assets & Liabilities

Please specify your monthly income and expenses.

Income
Add all your income from different sources.

Income Mode Income Amount

+ Add another Income Source

Expenses
Add any of your expenses from the given modes.

Expense Type Expense Amount Required

+ Add another Expense

Please Note
Information entered on this screen will impact the final interest rate.

Continue Back

[Scan QR-code anytime to continue on mobile.](#)

Note

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

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

Table 1-8 Financial Profile – Income & Expenses -Field Description

Field Name	Description
Income Mode	The possible modes of income will all be listed in the drop-down. Select any income mode to specify the amount earned on a monthly basis.
Income Amount	Specify the amount of income earned on a monthly basis against the selected income mode.
Add another Income Source	The option to add another income record. The applicant can select this option to add multiple income records.
Expense Type	The possible types of expenditure supported by the bank will all be listed in the drop-down. Select any expense type to specify the amount spent on a monthly basis against it.

Table 1-8 (Cont.) Financial Profile – Income & Expenses -Field Description

Field Name	Description
Expense Amount	Specify the amount of expenditure incurred on a monthly basis against the type selected.
Add another Expense	The option to add another expense record. The applicant can select this option to add multiple expense records.

- a. From the **Income Mode** list, select the income mode to specify the amount earned on a monthly basis.
 - b. In the **Income Amount** field, enter the amount of income earned on a monthly basis against the selected income mode.
 - c. Click **Add another Income Source** link to add another income record.
 - d. From the **Expense Type** list, select the expense type mode to specify the amount spend on a monthly basis.
 - e. In the **Expense Amount** field, enter the amount of expenditure incurred on a monthly basis against the type selected.
 - f. Click **Add another Expense** link to add another expense record.
3. Under **Asset & Liabilities** section, specify the required details.

Figure 1-9 Financial Profile – Asset & Liabilities

Luxury Car Loan

1
2
3
4
5

Financial Profile
Auto Loan Requirements
Disbursement & Repayment
Personal Information
Employment Information

Upload documents to pre-fill this section
View list of supporting documents

Financial Profile
Please update your financial information

Income & Expenses
Assets & Liabilities

Please enter value of assets owned and outstanding amounts of each liability in your preferred currency.

Assets
Do you want to add your asset information?
☒ Yes ☐ No

Add assets from the given options
Asset Type: Deposit Asset Value: USD 400,000.00
Add another Asset

Liabilities
Do you want to add your liability information?
☒ Yes ☐ No

Add liability from the given options
Liability Type: Property Loan Liability Value: USD 10,000.00
Add another Liability

Continue

Scan QR-code anytime to continue on mobile.

Note

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

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

Table 1-9 Financial Profile – Asset & Liabilities - Field Description

Field Name	Description
Do you want to add your asset information?	Specify whether asset information is to be provided or not. The options are: <ul style="list-style-type: none"> Yes No
Asset Type	Specify the type of asset you wish to add.
Asset Value	The current value of the asset

Table 1-9 (Cont.) Financial Profile – Asset & Liabilities - Field Description

Field Name	Description
Add another Asset	The option to add another asset record.
Do you want to add your liability information?	Specify whether information about the applicant's liabilities is to be specified or not. The options are: <ul style="list-style-type: none"> • Yes • No If the option Yes is selected, the fields by way of which you can specify liability information will appear as follows.
Liability Type	Specify the type of liability you wish to define.
Liability Value	The value of the liability selected.
Add another Liability	The option to add another liability record.

4. In the **Do you want to add liability information?** field, Perform anyone of the following actions:
 - a. If you select option **Yes**:
 - i. From the **Liability Type** list, select the type of liability you wish to define.
 - ii. In the **Liability Value** field, specify the value of the selected liability.
 - iii. Click on the **Add another Liability** link to add another liability record.
 - b. Select option **No** if you do not wish to add liability information.
5. In the **Do you want to add asset information?** field, Perform anyone of the following actions:
 - a. If you select option **Yes**:
 - i. From the **Asset Type** list, select the type of asset you wish to add.
 - ii. In the **Asset Value** field, specify the value of the selected asset.
 - iii. Click on the **Add another Asset** link to add another asset record.
 - b. Select option **No**, if you do not wish to add asset information.
6. Perform anyone of the following actions:
 - a. Click **Continue** to proceed to the next step in the application, once you have furnished all your financial information in the various sections.
 - b. Click **Back** to navigate back to the previous step in the application.
 - c. Click **Scan QR-code anytime to continue on mobile** link to continue the application on mobile or tablet device.
 - d. Under the kebab menu, perform anyone of the following actions:
 - i. Click **Save and Continue Later** option to save the application.
 - ii. Click **Continue on Mobile** option to continue the application on a mobile device.

1.7 Auto Loan Requirements

This topic describes the section of the application form where applicants provide information about the vehicle being purchased and the loan itself.

In terms of loan information, in addition to the loan term, you will also be required to define the estimated value of the vehicle, and whether you wish to make any down payment or not which will enable the system to identify the expected loan amount.

1. From **Financial Profile**, click **Continue**.

The **Auto Loan Requirements** screen is displayed.

Figure 1-10 Loan Requirements

Luxury Car Loan

Progress: 1. Financial Profile (Completed) 2. Personal Information (Completed) 3. **Auto Loan Requirements** (Current) 4. Disbursement & Repayment 5. Employment Information

Auto Loan Requirements

Provide your loan details to proceed.

Loan Details

Loan Purpose: Motor Vehicle New

Estimated Value of the Vehicle

Current Value: INR Amount: 45778

Down Payment Amount: ₹10,000.00

Loan Term

Years: 0 Months: 0

Term for this loan must be within the range of 3 Months to 240 Months.

Loan Amount: ₹35,778.00

Loan Amount must be within the range of ₹1,000.00 to ₹999,999,999.99.00

Interest Rate Type

Fixed Floating

Loan Repayment Frequency: Monthly

[View Repayment Schedule](#)

Please Note

The final interest rate may vary depending on additional factors such as your financial and employment details.

[Continue](#) [Back](#)

[Scan QR-code anytime to continue on mobile.](#)

Note

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

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

Table 1-10 Loan Requirements - Field Description

Field Name	Description
Loan Purpose	The purpose for which the loan is being availed. Note: Depending on the maintenance in OBO, this field can be a drop-down or an input field.
Estimated Value of the Vehicle	The estimated market value of the vehicle.
Down payment Amount	The amount, if at all, you wish to make in payment towards the purchase of the vehicle.
Loan Term	The tenure of the loan in terms of years, months, and days. Note: <ol style="list-style-type: none"> The loan term must be within the minimum and maximum allowed range defined at the product level. The loan term's duration depends on the product's maintenance in OBO.
Loan Amount	Displays the loan amount based on the estimated value and down payment values provided by you. Note: The loan amount, as derived on the basis of the estimated value and down payment value entered, must be within the minimum and maximum allowed range defined at the product level.
Interest Rate Type	The type of interest rate to be applied on the loan i.e. fixed or floating. The options are: <ul style="list-style-type: none"> Fixed – The rate of interest will be fixed if this option is selected. Floating – If this option is selected the interest rate applicable on the loan will vary over time. Note: In the event that a single type of interest rate is defined for the loan product, this field will be designated as read-only, and the corresponding applicable interest rate type will be presented alongside it.

- Select the **View Repayment Schedule** to view the loan repayment schedule in a detailed tabular form.

Figure 1-11 Loan Repayment Schedule

Loan Repayment Schedule

Loan Amount: ₹55,778.00 Loan Tenure: 1 Year 6 Months

Due Date	Installment Amount	Interest	Principal
4/30/2018	₹2,108.12	₹227.91	₹1,880.21
5/30/2018	₹2,108.12	₹208.96	₹1,899.16
6/30/2018	₹2,108.12	₹205.85	₹1,904.29
7/30/2018	₹2,108.12	₹205.52	₹1,912.60
8/30/2018	₹2,108.12	₹217.46	₹1,918.66
9/30/2018	₹2,108.12	₹216.71	₹1,940.95
10/30/2018	₹2,108.12	₹249.80	₹1,918.32
11/30/2018	₹2,108.12	₹242.33	₹1,965.79

3. Perform any of the following actions:
 - a. Click **Continue** to proceed to the next step in the application.
 - b. Click **Back** to navigate back to the previous step in the application.
 - c. Click **Scan QR-code anytime to continue on mobile** link to continue the application on mobile or tablet device.
 - d. Under the kebab menu, perform any of the following actions:
 - i. Click **Save and Continue Later** to save the application.
 - ii. Click **Continue on Mobile** to continue the application on a mobile device.

1.8 Disbursement & Repayment

This topic describes the section of the application form where you can specify the account for loan disbursement, following successful processing and sanction of your application.

You can also specify information pertaining to the account from which you intend on making loan repayments.

In case you are an existing online banking customer, all the checking and savings accounts that you hold with the bank will be displayed and available for selection. You can alternately, specify information of accounts that you hold with other banks if you want the loan amount disbursed into an external bank account or wish to make repayments from an account held with another bank.

1. Under the **Disbursement** sub-section, perform any of the following actions:

Figure 1-12 Disbursement Details

Luxury Car Loan

Progress: 1. Financial Profile (Completed) 2. Auto Loan Requirements (Completed) 3. **Disbursement & Repayment** (Current) 4. Personal Information 5. Employment Information

Disbursement & Repayment

Specify account information.

Disbursement | Repayment

Capture Later ☐

Account Name Required

Account Number Required

Confirm Account Number Required

BIC Code Required **Verify**

[Lookup BIC Code](#)

Continue **Back** [Skip this Step](#)

[Scan QR-code anytime to continue on mobile.](#)

Note

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

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

Table 1-11 Disbursement Details - Field Description

Field Name	Description
Capture Later	The option to capture disbursement account details at a later date. Select this option if you do not wish to specify information of the account in which the loan is to be disbursed, at present.
Account Name	The name of the account holder.
Account Number	The account number in which the loan is to be disbursed.
Confirm Account Number	Re-enter the account number to confirm the same.
BIC Code	The BIC code through which the transfer is to be made.
Verify	Click on the link to verify the Bank Identifier code (BIC) defined in the BIC Code field.
Lookup BIC Code	The lookup for the Bank Identifier code (BIC) search. The below fields appears in modal window if the Lookup BIC Code link is selected.
BIC Code	The facility to lookup bank details based on Bank Identifier code through which the transfer is to be made.
Bank Name	The facility to search for the BIC code based on the bank name.
City	The facility to search for the BIC code based on the city name.
Search Results	Based on search criteria or Bank Code (BIC), fetch bank details.
Bank Name	The name of the bank in which the account is held.
City	The city in which the bank is located.
State	The state in which the bank is located.

2. In the **Disbursement** section;

Perform any of the following actions:

- a. Select option **Capture Later** if you wish to specify disbursement account details at a later date.
- b. In the **Loan amount to be credited in account held with** field, specify in which account the loan amount is to be credited in the **Disbursement Details** section.
- c. In the **Account Name** field, enter the name of the account holder in whose account the loan is to be disbursed.
- d. From the **Account Number** list, enter the account number in which the loan is to be disbursed.
- e. In the **Confirm Account Number** field, re-enter the account number to confirm the same.
- f. In the **BIC Code** field, enter the BIC code through which the transfer is to be made.
- g. Perform any of the following actions:
 - i. Click on the **Verify** link to verify the **Bank Identifier Code** (BIC) defined in the **BIC Code** field. The system fetch bank details based on **Bank Identifier Code** (BIC).

- ii. Click on **Lookup BIC Code** link, and enter the details to search the **Bank Identifier Code** through the lookup option provided.
3. Click **Continue** to proceed to the next step in the application.
The **Repayment** tab appears.

Figure 1-13 Repayment Details

Note

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

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

Table 1-12 Repayment Details - Field Description

Field Name	Description
Capture Later	The option to capture repayment account details at a later date. Select this option if you do not wish to specify information of the account from which the loan is to be repaid, at present.
Repayment Type	This field identifies the repayment type. The options are: <ul style="list-style-type: none"> EMI

Table 1-12 (Cont.) Repayment Details - Field Description

Field Name	Description
Same as disbursement account details?	Specify whether loan repayments will be made from the same account defined for disbursement or if the account will be different. The options are: <ul style="list-style-type: none"> • Yes • No
The following fields will be displayed only if the option No has been selected in the Same as disbursement account details? field.	
Account Number	All the active checking and savings accounts of the customer will be available for selection.
The following field will be enabled only if the Other Bank option is selected in the Repay loan from account held with field. Note: This section will displayed by default in case of guest/prospect applications and also if the existing customer applying for the loan does not have active CASA accounts with the bank.	
Account Name	The name of the account holder.
Account Number	The account number from which loan repayments will be made.
Network Code	The payment network code through which the transfer will be made.
Verify	Click on the link to verify the payment network code defined in the Network Code field.
Look up Network Code	The option to search for payment network code. The below fields appears in modal window if the Look up Network Code link is selected.
Network Code	The facility to lookup bank details based on payment network code through which the transfer is to be made.
Bank Name	The facility to search for the Networkcode based on the bank name.
City	The facility to search for the Networkcode based on the city name.
Search Results	Based on search criteria or NetworkCode, fetch bank details.
Bank Name	The name of the bank in which the account is held.
City	The city in which the bank is located.
State	The state in which the bank is located.

4. Under the **Repayment** sub-section,

Perform one of the following actions:

- a. Select the option **Capture Later** if you wish to specify repayment account details at a later date.
- b. In the **Same as disbursement account details?** field, specify whether the account details specified in the **Disbursement Details** section is same for loan repayment.

Perform one of the following actions:

- i. If you have selected the option **Yes**; the account that you have defined for disbursement will be considered for repayments as well.
- ii. If you have selected the option **No**;
 - i. In the **Repay loan from account held with** field, specify the account from which loan repayments will be made.
 - ii. In the **Account Name** field, enter the name of the account holder in whose account the loan is to be disbursed.

- iii. From the **Account Number** list, enter the account number in which the loan is to be disbursed.
 - i. In the **Confirm Account Number** field, re-enter the account number to confirm the same.
- iv. In the **Network Code** field, enter the Network Code through which the transfer is to be made.
- v. Perform any of the following actions:
 - Click the **Verify** link to verify the Network Code defined in the **Network Code** field.

The system fetch bank details based on **Network Code**.
 - Click the **Lookup Network Code** link, and enter the details to search the **Network Code** through the lookup option provided.
- 5. Perform any of the following actions:
 - a. Click **Continue** to proceed to the next step in the application.
 - b. Click **Back** to navigate back to the previous step in the application.
 - c. Click the **Skip this Step** link. This option will only be provided, if this step is optional for the product for which the application is being made.

The next step in the application will be displayed.
 - d. Click the **Scan QR-code anytime to continue on mobile** link to continue the application on mobile or tablet device.
 - e. Under the kebab menu, perform one of the following actions:
 - i. Click the **Save and Continue Later** option to save the application.
 - ii. Click the **Continue on Mobile** option to continue the application on a mobile device.

1.9 Personal Information

This topic describes the section of the application form where you provide your personal information.

You can opt to upload your ID proof so as to have your information pre-populated on the basis of the ID document.

Figure 1-14 Personal Information - Basic Details

←

Luxury Car Loan

1

2

3

4

5

Financial Profile

Personal Information

Auto Loan Requirements

Disbursement & Repayment

Employment Information

Upload documents to pre-fill this section

View list of supporting documents

Personal Information

Please take a moment to verify your personal information.

Basic Details

Identity

Contact

Title

Required

First Name

Required

Middle Name (Optional)

Last Name

Required

Date of Birth

Required

Citizenship

Required

Gender

Required

Marital Status

Are you an employee of the bank?

☐ Yes ☒ No

Continue

Back

Scan QR-code anytime to continue on mobile.

Note

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

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

Table 1-13 Personal Information - Basic Details - Field Description

Field Name	Description
Title	The salutation/title applicable to you. Examples of salutation are Mr., Mrs., Dr. etc.
First Name	Specify the first name of the applicant.
Middle Name	Specify the middle name of the applicant, if applicable.
Last name	Specify the last name of the applicant.

Table 1-13 (Cont.) Personal Information - Basic Details - Field Description

Field Name	Description
Date of Birth	Specify the date of birth of the applicant. The system validates the date of birth to ascertain whether you have attained the age of majority. The format of the date should be DD/MM/YYYY.
Gender	Select the gender of the applicant from the drop-down list. The options are: <ul style="list-style-type: none"> • Male • Female • Other • Do not wish to disclose
Marital Status	Select the marital status of the applicant from the drop-down list. The options are: <ul style="list-style-type: none"> • Legally Separated • Married • Unmarried • Widow
Citizenship	Specify the country of your citizenship.
Are you an employee of the bank?	This field captures your relationship with the bank in terms of employment i.e. whether you are an employee of the bank or not. This information is captured to handle possible conflicts of interest and to provide special employee benefits, if applicable or relevant. The options are: <ul style="list-style-type: none"> • Yes • No

1. Click on **Upload documents to prefill this section** option to upload the supporting documents to prefill the section.
2. In the **Basic Details** section, enter the required details.
 - a. From the **Title** list, select the title that applies to you.
 - b. In the **First Name** field, enter your first name.
 - c. In the **Middle Name** field, enter your middle name, if applicable.
 - d. In the **Last Name** field, enter your last name.
 - e. From the **Date of Birth** date picker, select your date of birth of yours.
 - f. In the **Citizenship** list, select the country of which the applicant is a citizen.
 - g. From the **Gender** list, select your gender.
 - h. From the **Marital Status** list, select your marital status.
 - i. Under the **Are you an employee of the bank?** field, select **Yes** if you are currently serving as an employee of the bank, or select **No** if you are not an employee of the bank.
3. Click **Continue** to move to next sub-section.
The **Identity** sub-section appears.

Figure 1-15 Personal Information - Identity

↑ Luxury Car Loan

1 2 3 4 5
Financial Profile Auto Loan Requirements Disbursement & Repayment Personal Information Employment Information

Upload supporting documents to prefill this section.
[View list of supporting documents](#)

Personal Information

Please take a moment to verify your personal information.

Basic Details **Identity** Contact

Identification Type
Passport

ID Number
xx2434

Valid Till (Optional)
5/22/30

Continue Back

Scan QR-code anytime to continue on mobile.

4. In the **Identity** sub-section, specify the required details

Note

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

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

Table 1-14 Personal Information - Identity - Field Description

Field Name	Description
Identification Type	Select the type of identification that the applicant wishes to provide as proof of identity. The options are: <ul style="list-style-type: none"> • Passport • Driving License
ID Number	The applicant's identity number of the proof of identity selected.
Valid Till	The date till which the identification document is valid. This field is optional.

5. In the **Identity** sub-section;
- From the **Identification Type** list, select an identification document which you would like to provide as proof of identity.
 - In the **ID Number** field, enter the identity number of the proof of identity selected.
 - From the **Valid till** date picker, select the date till which the identification document is valid , if required.

6. Click **Continue** to move to next sub-section.
The **Contact** sub-section appears.

Figure 1-16 Personal Information - Contact

↑ Luxury Car Loan

1 2 3 4 5
Financial Profile Auto Loan Requirements Disbursement & Repayment Personal Information Employment Information

Upload supporting documents to prefill this section.
[View list of supporting documents](#)

Personal Information

Please take a moment to verify your personal information.

Basic Details Identity **Contact**

Home Address
1209,Park Avenue,M G road,South Block,Los angeles,Ce

Prefer to enter your address line by line? [Click Here](#)

Is your mailing address the same as above?
☒ Yes ☐ No

Email Id
smith.john@example.com

Mobile Number
+1 2121111111

Alternate Number (Optional)
+1

Continue Back

Scan QR-code anytime to continue on mobile.

7. In the **Contact** sub-section, specify the required details.

Note

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

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

Table 1-15 Personal Information - Contact - Field Description

Field Name	Description
Home Address	Enter the applicant's address in this field. This field is prompt enabled, hence, as you type characters, addresses that match the characters will be listed and you can select the desired address.

Table 1-15 (Cont.) Personal Information - Contact - Field Description

Field Name	Description
Home Address Overlay	This overlay is displayed when you click on the Click Here link available under the Home Address field. On this overlay, you can enter the applicant's address line by line.
House/Unit Number	The applicant's house or flat number.
Building Name	Enter the building name of the applicant's home address.
Street	Specify the street address of the applicant's home address.
Country	The country in which the applicant's home address is located.
City	Specify the city in which the applicant resides.
State	Select the state in which the applicant's home address is located.
Locality	Specify the locality in which the applicant's home address is located.
Zip Code	The zip code of the applicant's home address.
Is your mailing address the same as above?	Identify if your mailing address is the same as the home address entered. The options are: <ul style="list-style-type: none"> • Yes • No
Mailing Address	Enter your mailing address in this field. This field is prompt enabled, hence, as you type characters, addresses that match the characters will be listed and you can select the desired address. This option will appear only if you have selected option No under the Is your mailing address the same as above? field.
Mailing Address Overlay	This overlay is displayed when you click on the Click Here link available under the Mailing Address field. On this overlay, you can enter your mailing address line by line.
House/Unit Number	The house or flat number of the applicant's mailing address.
Building Name	Enter the building name of the applicant's mailing address.
Street	Specify the street address of the applicant's mailing address.
Country	The country in which the applicant's mailing address is located.
City	The city in which the applicant's mailing address is located.
State	The state in which the applicant's mailing address is located.
Locality	Specify the locality in which the applicant's mailing address is located.
Zip Code	Enter the zip code of the applicant's mailing address.
Email ID	Enter the applicant's email ID.
Mobile Number	Displays the mobile number that you had entered on the mobile verification page. This is applicable in the case of single applicant application forms and also for Primary Applicant's Contact sub-section. When entering contact information of the joint applicant, this field will be blank and you will be required to specify the joint applicant's mobile number in this field.

8. In the **Contact** sub-section;
 - a. In the **Home Address** field, enter your home address.
 - b. Click on the **Click Here** link provided under the **Home Address** field to invoke the overlay on which you can enter your address line by line.
 - c. If you have clicked the **Click Here** link, the **Home Address** overlay is displayed. You can specify your home address as follows:

- i. In the **House/Unit Number** field, enter your house or flat number.
 - ii. In the **Building Name** field, enter the building/house name of your permanent address, if applicable.
 - iii. In the **Street** field, enter the name of the street on which your permanent address is located.
 - iv. From the **Country** field, select the country in which your home address is located.
 - v. In the **City** field, specify the city in which your home address is located.
 - vi. From the **State** field, select the state in which your home address is located.
 - vii. In the **Locality** field, enter the locality in which your permanent address is located.
 - viii. In the **Zip Code** field, enter the zip code of your permanent address.
 - ix. Click the **Add** button to add the address.

The overlay window will be closed and the address will be updated in the **Home Address** field under the **Contact Details** section on the **Personal Information** page.
 - x. From the **Current Location** list, select your current location in terms of home address.
 - d. In the **Is your mailing address the same as above?** field, select the option of choice;
9. In the **Email ID** field, enter your email ID.
 10. Perform any of the following actions:
 - a. Click **Continue** to proceed to the next step in the application.
 - b. Click **Back** to navigate back to the previous step in the application.
 - c. Click the **Scan QR-code anytime to continue on mobile** link to continue the application on mobile or tablet device.
 - d. Under the kebab menu, perform any of the following actions:
 - i. Click the **Save and Continue Later** option to save the application.
 - ii. Click the **Continue on Mobile** option to continue the application on a mobile device.

1.10 Employment Information

This topic describes the section where you can provide your employment details.


Note

This section will be part of the application form only if it has been enabled by the bank administrator in the Originations Workflow Maintenance screen.

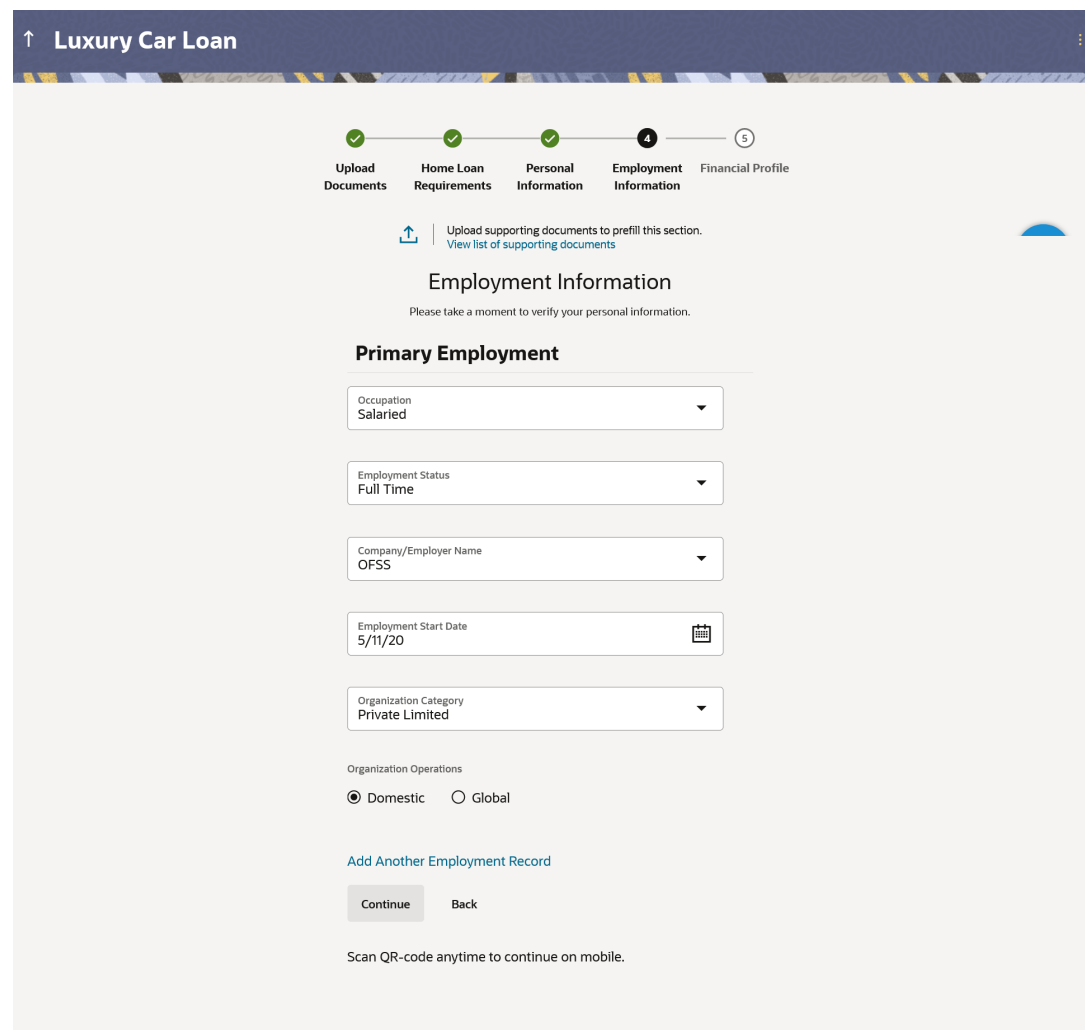
1. Click the **Upload documents to prefill this section** option to upload the supporting documents to prefill the section.

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

Table 1-16 Employment Information - Upload Documents - Field Description


Field Name	Description
	Click this link to upload supporting documents to prefill the section.
Upload documents to prefill this section	Click this link to upload supporting documents to prefill the section.
View list of supporting documents	Click the link to view the documents supported for this section to be prefilled with data.

- Under **Employment Information** section, specify the required details.

Figure 1-17 Employment Information


↑ **Luxury Car Loan**

Progress: 1. Upload Documents (✓) 2. Home Loan Requirements (✓) 3. Personal Information (✓) 4. **Employment Information** (4) 5. Financial Profile (5)

 Upload supporting documents to prefill this section.
[View list of supporting documents](#)

Employment Information

Please take a moment to verify your personal information.

Primary Employment

Occupation: Salaried

Employment Status: Full Time

Company/Employer Name: OFSS

Employment Start Date: 5/11/20

Organization Category: Private Limited

Organization Operations:
☒ Domestic ☐ Global

[Add Another Employment Record](#)

Scan QR-code anytime to continue on mobile.

Note

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

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


Table 1-17 Employment Information - Field Description

Field Name	Description
Occupation	Specify the occupation of the applicant. The options are: <ul style="list-style-type: none"> • Salaried • Self Employed/Professional
The following fields will be applicable if the applicant has selected the option Salaried in the Occupation drop-down list.	
Employment Status	Specify the status of the applicant's employment. The options are: <ul style="list-style-type: none"> • Full Time • Part Time • Contract • Professional • Lawyer • Proprietor • Self Employed • Business • Agriculturist • Govt. Employee • Professional • Others
Company/Employer Name	Specify the name of the company or employer at which the applicant is employed.
I currently work in this role	Specify whether the applicant is currently working in this role with this organization. The options are: <ul style="list-style-type: none"> • Yes • No This field is applicable when the applicant is entering the additional employment information.
Employment Start Date	The date on which the applicant started working with the specific company/employer.
Employment End Date	The date on which your applicant ended with the specific company/ employer. This field is applicable when the applicant is entering additional employment information and select No against the field I currently work in this role .
Organization Category	Select the category under which the organization falls. The options are: <ul style="list-style-type: none"> • Private Ltd. • Government • NGO
Organization Operations	Specify the area of operations of the organization with which the applicant is employed. The options are: <ul style="list-style-type: none"> • Global • Domestic
Add Another Employment Record	Click on this link if you wish to provide details of other past or current employment. Once you click on this link, the fields in which you can enter additional employment details, will be displayed.

Table 1-17 (Cont.) Employment Information - Field Description

Field Name	Description
Additional Employment <Number>	The following fields will be displayed for each Additional Employment record that is added.
The following fields will be applicable if you select the option Self Employed/Professional in the Occupation drop-down list.	
Profession	Specify the applicant's profession.
Company/Firm Name	specify the name of the Company/Firm where the applicant is working.
I currently work in this role	Specify whether the applicant is currently working in this role with this organization. The options are: <ul style="list-style-type: none"> • Yes • No This field is applicable when the applicant is entering the additional employment information.
Business Start Date	Specify the date on which the applicant started working with the specific company/business.
Business End Date	Specify the date on which the applicant's employment ended at the specific company/business. This field will only be displayed and mandatory if the option No has been selected under the field I currently work in this role .
Add Another Employment Record	Click on this link if you wish to provide details of other past or current employment. Once you click on this link, the fields in which you can enter additional employment details, will be displayed.

3. From the **Occupation** list, select the occupation in which you are/were involved when employed at the company/business.
 - a. Perform any of the following actions:
 - i. If you select the option **Salaried** in the **Occupation** drop-down list.
 - i. From the **Employment Status** list, select the employment status applicable to you.
 - ii. From the **Company/Employer Name** list, select name of the company / employer at which you are employed.
 - iii. From the **Employment Start Date** date picker, select the date on which you started working with this employer.
 - iv. From the **Organization Category** list, select your category under which the organization with which you are employed, falls.
 - v. From the **Organization Operations** list, select the area of operations of the company/organization with which you are employed.
 - ii. If you select the option **Self Employed/Professional** in the **Occupation** drop-down list.
 - i. From the **Profession** list, select your profession.
 - ii. From the **Company/Firm Name** list, select the name of the Company/Firm where you are working.
 - iii. From the **Business Start Date** date picker, select the date on which you started working with this business/employer.
 - b. Click **Add another Employment** to capture other past or current employment details.

- c. Click the  icon against any of the additional employee details records to delete the specific employment record.
- 4. Perform any of the following actions:
 - a. Click **Continue** to proceed to the next step in the application.
 - b. Click **Back** to navigate back to the previous step in the application.
 - c. Click **Scan QR-code anytime to continue on mobile** link to continue the application on mobile or tablet device.
 - d. Under the kebab menu, perform any of the following actions:
 - i. Click **Save and Continue Later** option to save the application.
 - ii. Click **Continue on Mobile** option to continue the application on a mobile device.

1.11 Review and Submit

This topic describes how to review and edit your application summary.

Each step of the application is available as a section. The order of the section will be the same as the order of the steps in the application, except for the Personal Information panel and the Documents panel. These panels always appear first and last respectively. You can modify the information in any section by clicking the corresponding link.

Figure 1-18 Review and Submit

↑ Luxury Car Loan

Your Application Summary

Personal Information

Basic Details

SB

Name

Mrs. Sandra Bullock

Marital Status

Legally Separated

Gender

Female

Citizenship

India

Date Of Birth

6/1/05

Identity

Identification Type

Driving License

ID Number

xx3433

Valid Till

--

Contact

Permanent Address

1,High,Street,PA,Pune,Maha,India,411021

Mailing Address

1,High,Street,PA,Pune,Maha,India,411021

Mailing Address Current Location

INDIA

Email ID

sandra@yahoo.com

Mobile Number

+91-6666655555

Additional Number

--

Financial Profile

Income Information

Income earned per month.

Other Income

GBP 20,000.00

Expense Information

Expenditure incurred per month.

Loan Payments

GBP 1,000.00

Retail Originations Auto Loans User Manual
G46528-01
Copyright © 2015, 2025, Oracle and/or its affiliates.

November 3, 2025
Page 34 of 39


The screenshot displays a web application form with two main sections: 'Auto Loan Requirements' and 'Employment Information'. Each section has a title bar with a pencil icon for editing. The 'Auto Loan Requirements' section contains fields for Loan Purpose (Motor Vehicle Used), Down payment Amount (GBP 2,000.00), Loan Term (5 years 0 months 0 days), and Loan Amount (GBP 1,000.00). The 'Employment Information' section contains fields for Primary Employment (Occupation: Salaried, Employment Status: Full Time, Company/Employer Name: OFSS, Organization Category: Government, Organization Operations: Global, and Employment/Business Start Date: 6/1/23). At the bottom of the form are 'Confirm' and 'Back' buttons.

Auto Loan Requirements	
Loan Purpose	Motor Vehicle Used
Down payment Amount	GBP 2,000.00
Loan Term	5 years 0 months 0 days
Loan Amount	GBP 1,000.00

Employment Information	
Primary Employment	
Occupation	Salaried
Employment Status	Full Time
Company/Employer Name	OFSS
Organization Category	Government
Organization Operations	Global
Employment/Business Start Date	6/1/23

Confirm **Back**

Review the application details.

- Perform one of the following actions:
 - Click **Confirm**, to proceed with application submission.
The **Terms of Service** page appears.
 - 1. Click the  icon against any section if you wish to update any information in the respective step.
 - 2. Click **Back** to navigate back to the previous step in the application.
 - 3. Click on the **Scan QR-code anytime to continue on mobile** link to continue the application on mobile or tablet device.
 - 4. Under the kebab menu, perform one of the following actions:
 - 1. Click **Save and Continue Later** option to save the application.
 - 2. Click **Continue on Mobile** option to continue the application on a mobile device.


1.12 Terms of Service

This topic describes the terms and conditions associated with the product for which you are applying.

You will be required to read the terms and conditions and then click on the checkbox to provide your acknowledgment to having agreed to the terms and conditions.

You can also provide your digital signature at this step. If you are applying for the product from a touchscreen device, you can also digitally sign the area identified. Alternately, you can upload a document containing your signature.

Figure 1-19 Terms of Service

1. Select each check-box to accept the specific term and condition.
2. Click **Upload Signature** tab to upload a document containing your digital signature.
The **Upload your Signature** section is displayed.
3. Perform any of the following actions:
 - a. In **Upload Signature Here** card, drag and drop or upload your digital signature document.
The uploaded signature image is listed.
 - b. Click the  icon to delete the uploaded signature document.
 - a. The formats supported for the uploaded signature document can be configured. By default the supported formats are PDF, PNG, JPG and JPEG.
 - b. The maximum size allowed for the signature document is configurable. By default the maximum size allowed is 5 MB

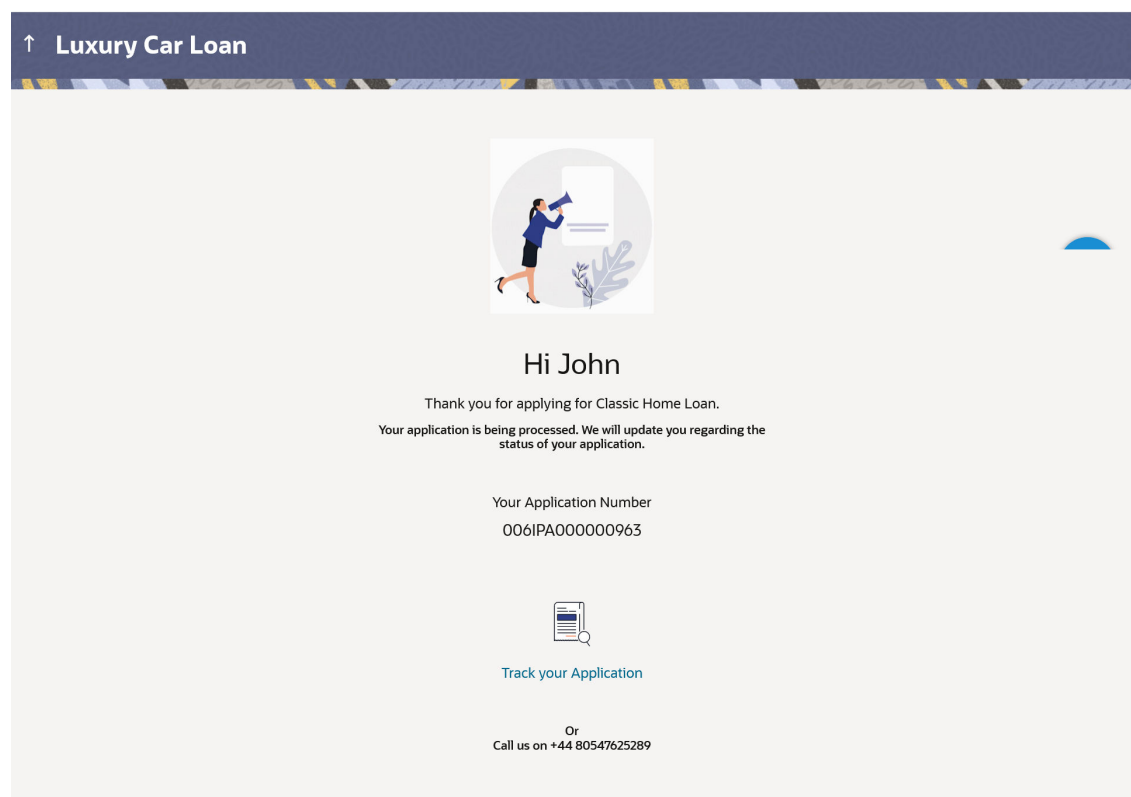
4. Click **Draw Signature** tab to draw signature.
5. Click **Clear Signature** link to reset the drawn signature.
The **Draw Signature** option is enabled only if you are applying from a touch screen device.
6. Perform any of the following actions:
 - a. Click **Confirm** to proceed with application submission.
 - b. Click **Back** to navigate back to the previous step in the application.
 - c. Under the kebab menu, perform any of the following actions:
 - i. Click **Save and Continue Later** option to save the application.
 - ii. Click **Continue on Mobile** option to continue the application on a mobile device.

1.13 Submitted Application - Confirmation

This topic describes the confirmation page that appears after application submission.

This page displays the name of the product that you have applied for along with the application reference number. It also provides a link by means of which you can track your application.

Figure 1-20 Confirmation



- Click the **Track your application** link to navigate to the **Application Tracker Login** page.
For information on the **Application Tracker**, view the **Oracle Banking Digital Experience Retail Originations Application Tracker User Manual**.

1.14 Existing User

This topic describes the product application process for existing customers.

An application form being initiated by an existing online banking customer of the bank (registered user) will differ from that of one being initiated by a new/unregistered user.

You will be able to apply as an existing customer either by selecting the provided option on the kick-off page and proceeding to specify your login credentials (applicable if you have applied via the bank portal page) or by selecting the product of choice from the product showcase available to you post login via the hamburger menu. In either case, the application form will vary from that of a prospect customer's.

The system will identify your KYC status and depending on the status, you will either be allowed to proceed with the application or not i.e. if your Re-KYC is active you will be allowed to enter and submit your application form but if your Re-KYC is pending, you will not be allowed to apply for the product and will be displayed a message informing you of the same.

The auto loan application form for existing customers will comprise of the following sections:

- **Kickoff Page** - Regardless of whether you are applying from the bank's portal (pre-login page) or after having logged into the bank's website/application, you will be displayed a kickoff page.
- **Employment Information** - This section will only be part of the application form if employment information is to be captured for the product you have selected and if your employment information is either not maintained with the bank at all or if the information is maintained but is not current.
- **Financial Information** – Like employment information, the financial information section will also be part of the application form only if you have specified that you are currently employed by having selected the provided option on the disclaimer modal window displayed once you select a product for application. Subsequently, if you have identified that you are currently employed, this section will be part of the application form only if financial profile is configured for the product you have selected as well as certain factors such as whether your financial information is already maintained with the bank or not and if maintained whether the information is current or not. Hence, the financial information section will only be part of the application form if your information is either not maintained with the bank at all or if the information is maintained but is not current.
- **Loan Information** – This section will be part of the application form and you will be required to specify details about the vehicle for the purchase of which you are seeking a loan. Additionally, you will also need to provide information related to the loan such as loan amount and tenure of the loan.
- **Disbursement & Repayment** – The Disbursement & Repayment section will be part of the application form in case the capture of this information is mandatory for the product selected. In this section you will be required to specify information pertaining to the account in which you wish to have the loan amount disbursed and also specify information related to the account from which you will be making regular payments to the bank towards repayment of the loan.
- **Terms of Service** – You will be required to read through and accept the terms and conditions related to the online application of the product you have selected.
- **Review** - The details filled in the application form will be displayed. User can edit the information in any section by clicking the edit icon next to the section header.

- **Confirm** – Once you have submitted your application, you will be displayed a confirmation page. This page will contain a success message along with the application reference number that you will be able to use to track your application in the application tracker.

2

FAQ

- 1. Can I proceed with the application if I am an existing customer of the bank but do not have online banking access?**

You will need to first onboard yourself on the digital banking platform. You can do so by selecting the 'Register for online banking access' link on the kick off page or by selecting the 'Register Now' option provided on the login page. Once you have completed the registration process, you can login and proceed with application initiation.
- 2. Can I add a joint applicant while applying for any of the products?**

Currently only checking and savings accounts can be applied for jointly when applying online. All other product applications only support single account applications.
- 3. I am applying for the product as a guest user. The address that is mentioned in the document that I have uploaded in support of the application is different from my current permanent address. Can I update that information in the application form?**

Yes, all the information that is fetched from your document is displayed in editable format in the Personal Information section. You can update the required details and submit your application. However, please note that once your mobile number, as provided in the Mobile Verification page, is verified, you will not be able to modify it in the Personal Information section.
- 4. How many products can I apply for as part of a bundled application?**

Out of the box, you can add a maximum of three products in a bundle. This number is configurable by the Bank and may change.
- 5. In case my application is saved as a draft, can I request a bank executive to complete this application on my behalf?**

Only you can resume and complete a draft application.
- 6. Can I cancel one of the product applications that has been submitted as part of a bundled application?**

No. Currently, it is not possible to cancel a specific product application that is part of a bundled application. You can however, cancel the entire bundled application, if you wish to do so.
- 7. If I am applying for a product as an existing user, can I update my personal information while initiating an application?**

No, you cannot update any personal details while applying as an existing online banking customer. You may contact the bank to update your personal information before applying for a new product.
- 8. For how long I can access and resume my applications that are saved as drafts?**

This is based on the Bank's purging policy. The draft applications will be available for x days in the application tracker before they are purged by the bank.
- 9. Can I apply for a product that I have already applied for and that the bank is currently processing?**

Yes, you can still submit an application for the same product. The decision to process or reject either of the two (or more) applications will rest on the bank.
- 10. Can I view the offer provided by the bank against my application?**

Yes, you can view the bank offer from the application tracker. You will even be able to accept or reject the offer issued by bank.

- 11. I have started my application on my laptop. However, I have realized that some of the documents that I need to upload are available on my tablet. Do I need to abandon the application that I started on my laptop to restart the entire process on my tablet?**

No, you can scan the QR code available on every step of the application form, post the Mobile Verification step, and resume the application from your tablet or mobile device.

- 12. Can bank administrators define the sequence in the steps of the application forms?**

Yes, Bank administrator can define the sequence of steps using 'Origination Workflow Maintenance'.

- 13. How does National ID verification work?**

The bank can integrate with government or other third party systems (which store and maintain data of National ID holders), through available hook points. Online authentication will be performed to verify the identity claim of the ID holder and to fetch the required personal information.

- 14. How does OCR work?**

The bank can integrate with the third party adapters that provide OCR services, through available hook points. The system will be able to prefill certain fields in the Personal Information section from data fetched from the applicant's uploaded documents.

Similarly, an out of box integration is available with the internal 'Document verification framework'.

Extensibility hooks can be used to support OCR for most identity and financial documents.

Index

A

Auto Loan - Product Details, [5](#)
Auto Loan - Product Listing, [3](#)
Auto Loan – Product Comparison, [6](#)

D

Disbursement & Repayment, [19](#)

E

Employment Information, [29](#)
Existing User, [38](#)

F

Financial Profile, [12](#)

K

Kick Off page, [8](#)

L

Loan Requirements, [17](#)

M

Mobile Verification, [9](#)

P

Personal Information, [23](#)

R

Review and Submit, [33](#)

S

Submitted Application - Confirmation, [37](#)

T

Terms of Service, [35](#)