Oracle Banking Digital Experience

Personal Loans Originations User Manual
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ORACLE®

Personal Loans Originations User Manual

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Table of Contents

1.   Preface

1.1   Intended Audience

This document is intended for the following audience*:*

- Customers

- Partners

1.2   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.

1.3   Access to OFSS Support

https://support.us.oracle.com

1.4   Structure

This manual is organized into the following chapters:

Preface gives information on the intended audience. It also describes the overall structure of the User Manual.

Introduction provides information on unsecured personal loans and the workflow of loan application for these loans for registered and unregistered users of the application.

Loan Application provides information on the loan application process for the following types of loan applicants in the OBDX application:

- Main applicant with unregistered email

- Main applicant with registered email

- Main applicant with existing OBDX login

- Main applicant with unregistered co-applicants

- Main applicant with registered co-applicants

- Main applicant with co-applicants having existing OBDX login

- Co-applicants with unregistered email

- Co-applicant with registered email or existing OBDX login

Loan Application Tracker provides information on viewing and updating submitted or pending loan applications in the OBDX application:

1.5   Related Information Sources

For more information on Oracle Banking Digital Experience Release 15.1.0.0.0, refer to the following documents:

- Oracle Banking Digital Experience Licensing Guide

- Oracle Banking Digital Experience Installation Manual

2. Introduction

A loan that you can borrow without keeping property as collateral is an unsecured personal loan.

You must have high credit ratings to obtain an unsecured personal loan from the bank.

You can apply for unsecured personal loans in the Oracle Banking Digital Experience (OBDX) application using the Straight through Process (STP) as a main applicant.

As the main applicant for unsecured personal loans, you can enter details for your co-applicant or share information with the co-applicant or allow the co-applicant to enter the required details.

Once you have applied for the loan, you can track the status of your loan application either as a main applicant or a co-applicant.

The application and subsequent approval of unsecured loans is a multi-step process. The order of these steps depends on your bank.

3.   Loan Application

To apply for unsecured personal loans, you must first provide the loan requirements.

You must provide details for the loan applicant such as name, address, identification number, and employment. You must also enter details about the income, expenses, assets and liabilities of the loan applicant.

You must then select the required loan offer and then submit the application for unsecured personal loan.

If the loan application has one or more co-applicants, you must provide the above details for each loan co-applicant.

Types of User

If a user has entered a valid email address required for registering for OBDX application but is yet to create a password and security question, then such a user is a prospect-registered user of the application.

If a user is yet to enter a valid email address required for registering for OBDX, then such a user is an unregistered user of the application.

If a user has an existing username for the OBDX application, then such a user is an existing user of the application.

3.1   Loan Application for Main Applicant with Unregistered Email

3.1.1   Loan Requirements

Based on the required loan amount, tenure and repayment frequency; the loan repayment amount is calculated.

To submit loan requirements

1.   Enter the URL of the OBDX application in your internet browser.
The home page of the application appears.

2.   Select **Apply**, select **Borrow**, select **Personal Loans** and then select **Unsecured Personal Loans**.
The home page for **Unsecured Personal Loans** appears.

Unsecured Personal Loans

3.   Click the **I Am Interested!** link.
     The **Loan Requirements** screen appears.

Loan Requirements

Field Description

Field Name	Description
Purpose	[Mandatory, Drop-Down] Indicates the reason for the requested loan.
Loan Amount	[Mandatory, Numeric, 15] Indicates the loan amount in the displayed currency.
Tenure Years	[Optional, Drop-Down] Indicates the amount of time taken to repay the loan, in years. It is mandatory to specify tenure in either years or months.

Field Name	Description
Months	[Optional, Drop-Down] Indicates the amount of time that will be taken to repay the loan, in months. It is mandatory to specify tenure in either years or months.
Repayment Frequency	[Mandatory, Drop-Down] Indicates the frequency for repayments of loan amount.
Co-applicant	[Mandatory, Drop-Down] Indicates the number of co-applicants of the loan.
Relation with Co-Applicant	[Conditional, Drop-Down] Indicates the relationship of each co-applicant with the loan applicant. This field appears for each co-applicant if you select any option other than the **None** option in the **Co-applicant** list.
Estimated Loan Repayment Amount	[Display] Displays the estimated loan repayment amount.

4. From the **Purpose** list, select the appropriate option.

5. In the **Loan Amount** field, enter the loan amount.

6. From the **Tenure Years** list, select the appropriate option.
OR
From the **Months** list, select the appropriate option.

7. From the **Repayment Frequency** list, select the appropriate option.
The **Estimated Loan Repayment Amount** appears on the **Loan Requirements** screen based on loan requirement details.

8. From the **Co-applicant** list, select the **None** option.

9. Click **Apply**.
The **Orientation** screen appears.
OR
Click **Cancel**.
The home page of the OBDX application appears.

Orientation
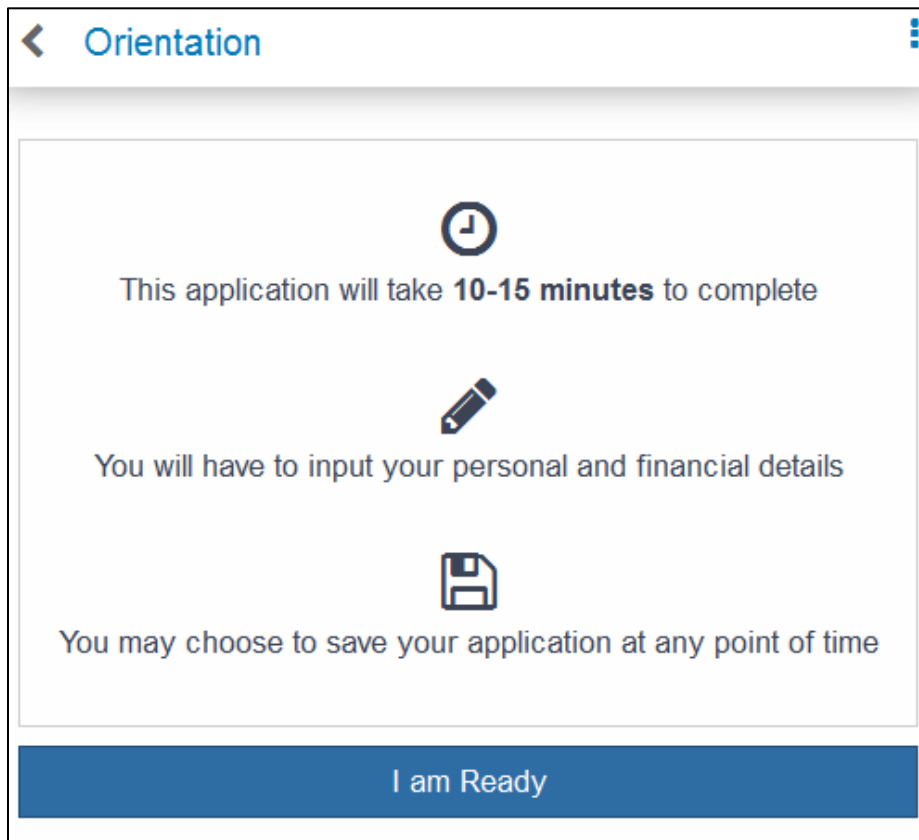
10.   Click the **I am Ready** link.
       The **Confirmation** screen appears.

Confirmation

Field Description

Field Name	Description
Amount	[Display]
	Displays the amount that you have requested as a loan.
Purpose	[Display]
	Displays the purpose of the loan.
Tenure	[Display]
	Displays the loan tenure.
Co-applicant	[Display]
	Displays the number of co-applicants of the loan.

Field Name	Description
Co-applicant Relationship	[Display]
	Displays the relationship of each co-applicant with the loan applicant.
	This field appears for each co-applicant if you select any option other than the **None** option in the **Co-applicant** list in the **Loan Requirements** screen.

11.   Click **Edit**.
        The **Loan Requirement** screen appears with your filled-in details.
        OR
        Click **Confirm**.
        The **Personal Details** screen appears.

3.1.2 Personal Details

To apply for unsecured personal loans, you must provide these personal details for the loan applicant:

*   Personal Information

*   Identity Information

*   Contact Information

*   Employment Information

If the loan application has one or more co-applicants, you must provide the above details for each loan co-applicant.

(i) Primary Information

You have to enter the personal details for the loan applicants.

Personal Details – Primary Information

Personal Details – Primary Information (Continued)

Email *

I consent to receive marketing communication from the bank

Date of Birth *

dd-mmm-yyyy

Gender

Please Select ▼

Marital Status *

Please Select ▼

Dependents *

Please Select ▼

Done

Field Description

Field Name	Description
Loan Amount	[Display] Displays the loan amount with the currency.
Tenure	[Display] Displays the loan tenure.
Primary Information	
Salutation	[Mandatory, Drop-Down] Indicates the salutation of the loan applicant.

Field Name	Description
Other Salutation	[Conditional, Alphanumeric, 35] Indicates the salutation of the loan applicant. This field appears if you select the **Others** option in the **Salutation** list.
First Name	[Mandatory, Alphabets, 35] Indicates the first name of the loan applicant.
Last Name	[Mandatory, Alphabets, 35] Indicates the last name of the loan applicant.
Email	[Mandatory, Alphanumeric with special characters, 100] Indicates the email address of the loan applicant.
I consent to receive marketing information from the bank	[Mandatory, Check Box] Indicates whether the loan applicant consents to receive marketing information from the bank.
Date of Birth	[Mandatory, Pick List, Alphanumeric] Indicates the date of birth of the loan applicant.
Gender	[Mandatory, Drop-Down] Indicates the gender of the loan applicant.
Marital Status	[Mandatory, Drop-Down] Indicates the marital status of the loan applicant.
Number of Dependents	[Mandatory, Drop-Down] Indicates the number of dependents of the loan applicant.

To enter primary information for main applicant with unregistered email

1. From the **Salutation** list, select the appropriate option.
2. In the **First Name** field, enter the first name of the loan applicant.
3. In the **Last Name** field, enter the last name of the loan applicant.
4. In the **Email** field, enter the email address of the loan applicant.
5. To enable receiving marketing information from the bank, select the I **consent to receive marketing information from the bank** check box.
6. In the **Date of Birth** field, select or enter the date of birth of the loan applicant.
7. From the **Gender** list, select the appropriate option.
8. From the **Marital Status** list, select the appropriate option.
9. From the **Number of Dependents** list, select the appropriate option.
10. Click **Done**.
    The fields to create a password for the application appear.

Registration

Please register to further process and track your application

Email

jtsmith@email.com

Select security question *

Please Select ▼

Enter answer *

☐ I accept the Terms and Conditions

Continue

Field Description

Field Name	Description
Email	[Display] Displays the email address of the loan applicant.
Select Security Question	[Mandatory, Drop-Down] Indicates the security question.
Enter Answer	[Mandatory, Alphanumeric] Indicates the answer to the security question.
I accept Terms and Conditions	[Mandatory, Check Box, Link] Indicates whether the loan applicant accepts the terms and conditions of use. Displays the link to view the terms and conditions of use of the application.

To create a password for the application

11.   From the **Select Security Question** list, select the appropriate option.

12.   In the **Enter Answer** field, enter the answer to the security question in case of forgotten password.

13.   To accept the terms and conditions of use, select the **I accept Terms and Conditions** check box.

14.   Click **Continue**.
        The success message for registration appears.

15.   Click **Login** to login in the application as an existing user.
        The **My Applications** screen appears.

16.   Select the required application and complete the loan application.

(ii) Identity Information

Once you enter the personal details, you have to enter the identification details for the main loan applicant or co-applicant.

Personal Details – Identity Information

Field Description

Field Name	Description
Identification Type	[Mandatory, Drop-Down]
	Indicates the identification type of the applicant.
Identification Number	[Mandatory, Alphanumeric]
	Indicates the identification number of the applicant.

To enter identity information for loan application

17.   From the **Identification Type** list, select the appropriate option.

18.   In the **Identification Number** field, enter the identification number of the applicant.

19. Click **Done**.
   The **Contact Information** section of the **Personal Details** screen appears.

(iii) Contact Information

You also have to enter the contact details for the loan applicant.

Personal Details – Contact Information

Personal Details – Contact Information (Continued)

Zip Code *

Staying Since *

Accommodation type *

Mobile Number *

Phone Number

Done

Field Description

Field Name	Description
Country	[Mandatory, Drop-Down] Indicates the residing country of the applicant.
State	[Mandatory, Drop-Down] Indicates the residing state of the applicant.
City	[Mandatory, Alphanumeric] Indicates the residing city of the applicant.
Address Line 1	[Mandatory, Alphanumeric, 50] Indicates the address details of the applicant.
Address Line 2	[Optional, Alphanumeric, 50] Indicates the address details of the applicant.
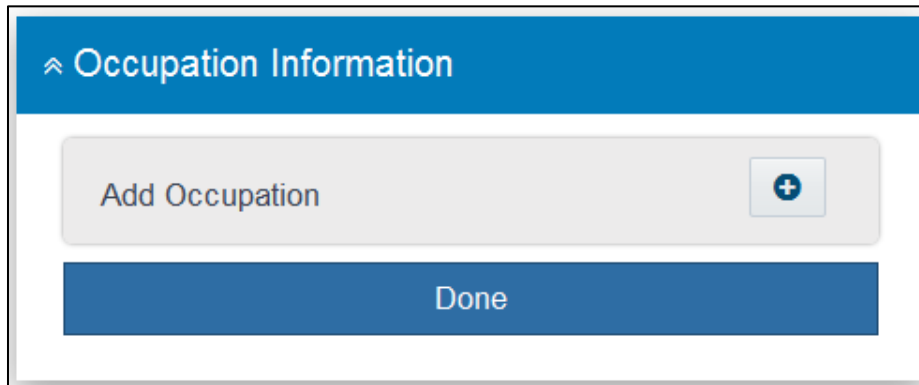
Field Name	Description
Zip Code	[Mandatory, Numeric, 10]
	Indicates the zip code of address of the applicant.
Staying Since	[Mandatory, Pick List]
	Indicates the date since which the applicant has been staying at the current residence.
Accommodation Type	[Mandatory, Drop-Down]
	Indicates the type of residence accommodation of the applicant.
Mobile Number	[Mandatory, Numeric, 15]
	Indicates the personal mobile number of the applicant.
Phone Number	[Optional, Numeric, 15]
	Indicates the home landline number of the applicant.

To enter contact information for loan application

20. From the **Country** list, select the appropriate option.

21. From the **State** list, select the appropriate option.

22. In the **City** field, enter the city of the applicant.

23. In the **Address Line 1** field, enter the address details of the applicant.

24. In the **Zip Code** field, enter the zip code of the residential address of the applicant.

25. In the **Staying Since** field, select the date since which the applicant has been staying at the current residence.

26. From the **Accommodation Type** list, select the appropriate option.

27. In the **Mobile Number** field, enter the personal mobile number of the applicant.

28. Click **Done**.
    The **Occupation Information** section of the **Personal Details** screen appears.

(iv) Occupation Information

You have to enter the occupation details for the loan applicants.

Personal Details – Occupation Information

29.　In the **Add Occupation** section, click ⊕.
The fields to add employment information of the applicant appear.

Occupation 1

Occupation Information

Occupation 1

Occupation Type *

Please Select ▼

Occupation Status *

Please Select ▼

Employer Name *

Start Date *

dd-mmm-yyyy

End Date *

dd-mmm-yyyy

☑Till Date

Desgination *

Gross Annual Salary *

Occupation 1 (Continued)

Gross Annual Salary *

Country *

Please Select ▼

Address Line 1 *

Address Line 2 *

City *

Zip Code *

Save

Field Description

Field Name	Description
Occupation Type	[Mandatory, Drop-Down] Indicates the type of occupation of the applicant.
Occupation Status	[Mandatory, Drop-Down] Indicates the status of occupation of the applicant.
Employer Name	[Mandatory, Alphanumeric, 50] Indicates name of the company or firm in which the applicant is employed.

Field Name	Description
Start Date	[Mandatory, Pick List]
	Indicates the start date the employment of the applicant with the given employer.
End Date	[Optional, Pick List]
	Indicates the end date the employment of the applicant with the given employer.
	It is mandatory to either select the date in the **End Date** field or select the **Till Date** check box.
Till Date	[Optional, Check Box]
	Indicates that the applicant is currently employed with the given employer.
	It is mandatory to either select the date in the **End Date** field or select the **Till Date** check box.
Designation	[Mandatory, Alphanumeric, 50]
	Indicates the designation of the applicant with the given employer.
Gross Annual Salary	[Mandatory, Numeric, 15]
	Indicates the gross annual salary of the applicant with the given employer.
Country	[Mandatory, Alphanumeric]
	Indicates the country in which the applicant is employed with the given employer.
State	[Mandatory, Alphanumeric]
	Indicates the state in which the applicant is employed with the given employer.
City	[Mandatory, Alphanumeric]
	Indicates the city in which the applicant is employed with the given employer.
Address Line 1	[Mandatory, Alphanumeric]
	Indicates the address details of the given employer of the applicant.
Address Line 2	[Optional, Alphanumeric]
	Indicates the additional address details of the given employer of the applicant.
State Zip Code	[Mandatory, Numeric, 10]
	Indicates the zip code of the address of the given employer of the applicant.

To enter occupation information for loan application

30.   From the **Occupation Type** list, select the appropriate option.

31.   From the **Occupation Status** list, select the appropriate option.

32.   In the **Employer Name** field, enter the name of the company or firm in which the applicant is employed.

33.   In the **Start Date** field, select the start date of employment of the applicant with the given employer.

34.   In the **End Date** field, select the end date of employment of the applicant with the given employer.
        OR
        To indicate that the applicant is currently employed with the given employer, select the **Till Date** check box.

35.   In the **Designation** field, enter the designation of the applicant with the given employer.

36.   In the **Gross Annual Salary** field, enter the gross annual salary of the applicant with the given employer.

37.   In the **Country** field, enter the country in which the applicant is employed with the given employer.

38.   In the **State** field, enter the state in which the applicant is employed with the given employer.

39.   In the **City** field, enter the city in which the applicant is employed with the given employer.

40.   In the **Address Line 1** field, enter the address details of the given employer of the applicant.

41.   In the **Zip Code** field, enter the zip code of the address of the given employer of the applicant.

42.   Click **Save**.
        The employment details that you have added for the applicant appear.

43.   Click **Done**.
        The **Personal Details** screen with the completed **Personal Details** section for the applicant appears.

Personal Details Section Completed

44.   Click **Submit**.
       The **Income Information** section of the **Financial Details** screen appears.

3.1.3   Financial Details
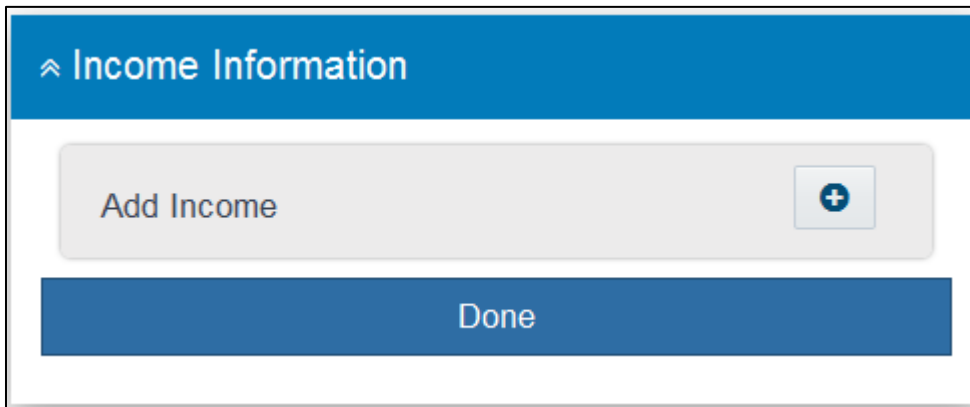
To apply for unsecured personal loans, you must provide these financial details for the loan applicant:

- Income Information

- Expense Information

- Asset Information

- Liabilities Information

If the loan application has one or more co-applicants, you must provide the above details for each loan co-applicant.

(i) Income Information

You have to enter the income details for the loan applicants.

Financial Details – Income Information

1.   In the **Income Information** section, click .
      The fields to add income information of the applicant appear.

Income 1

Income Information

Income 1

Income Type *

Please Select ▼

Share of Income (%) *

100 ⌄ ⌃

Gross Income *

Net Income *

Frequency *

Please Select ▼

Save

Field Description

Field Name	Description
Income Type	[Mandatory, Drop-Down] Indicates the type of income of the applicant.
Share of Income (%)	[Mandatory, Numeric] Indicates the applicant's share in the income.
Gross Income	[Mandatory, Numeric, 15] Indicates the gross income of the applicant from the given income source.

Field Name	Description
Net Income	[Mandatory, Numeric, 15]
	Indicates the net income of the applicant from the given income source.
Frequency	[Mandatory, Drop-Down]
	Indicates the frequency of income of the applicant.

To enter income information for loan application

2. From the **Income Type** list, select the appropriate option.

3. In the **Share of Income (%)** field, enter the applicant's share in the income.

4. In the **Gross Income** field, enter gross income of the applicant from the given income source.

5. In the **Net Income** field, enter net income of the applicant from the given income source.

6. From the **Frequency** list, select the appropriate option.

7. Click **Save**.
    The income details that you have added for the applicant appear.

8. Click **Done**.
    The **Expense Information** section of the **Financial Details** screen appears.

(ii) Expense Information

You have to enter the expense details for the loan applicants.

Financial Details – Expense Information
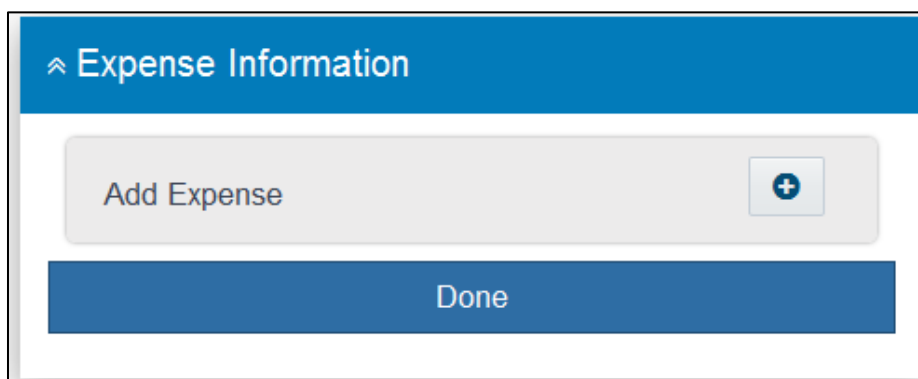
9. In the **Expense Information** section, click ⊕.
    The fields to add expense information of the applicant appear.

Expense 1

Field Description

Field Name	Description
Type of Expense	[Mandatory, Drop-Down] Indicates the type of expenditure of the applicant.
Share of Expense (%)	[Mandatory, Numeric] Indicates the applicant's share in the expenditure.
Total Expense Value	[Mandatory, Numeric, 15] Indicates the total expenditure amount of the applicant.
Frequency	[Mandatory, Drop-Down] Indicates the frequency of expenditure of the applicant.

To enter expenditure information for loan application

10.　　　From the **Type of Expense** list, select the appropriate option.

11.　　　In the **Share of Expense (%)** field, enter the applicant's share in the income.

12.　　　In the **Total Expense Value** field, enter the total expenditure amount of the applicant.

13.　　　From the **Frequency** list, select the appropriate option.

14.　　　Click **Save**.
　　　　　The expenditure details that you have added for the applicant appear.

15.　　　Click **Done**.
　　　　　The **Asset Information** section of the **Financial Details** screen appears.

(iii) Asset Information

You have to enter the asset details for the loan applicants.

Financial Details – Asset Information
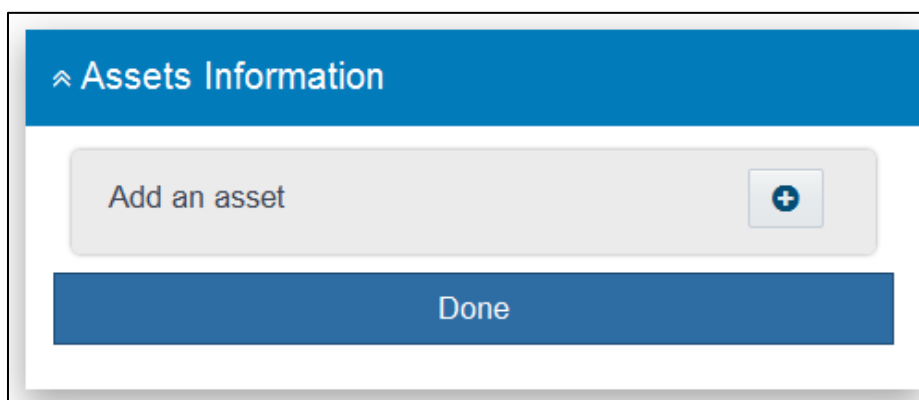
16.　　　In the **Asset Information** section, click [＋].
　　　　　The fields to add asset information of the applicant appear.

Asset 1

Field Description

Field Name	Description
Type of Asset	[Mandatory, Drop-Down] Indicates the type of asset of the applicant.
Value	[Mandatory, Numeric, 15] Indicates the original value of the asset in the given currency.
Ownership (%)	[Mandatory, Drop-Down] Indicates the percentage of ownership that the applicant has on the liability.

To enter asset information for loan application

17. From the **Type of Asset** list, select the appropriate option.

18. In the **Value** field, enter the value of the liability in the given currency.

19. In the **Ownership (%)** field, enter the percentage of ownership that the applicant has on the liability.

20. Click **Save**.
The asset details that you have added for the applicant appear.

21.   Click **Done**.
       The **Liabilities Information** section of the **Financial Details** screen appears.

   (iv) Liabilities Information

   You have to enter the liability details for the loan applicants.

   Financial Details – Liabilities Information
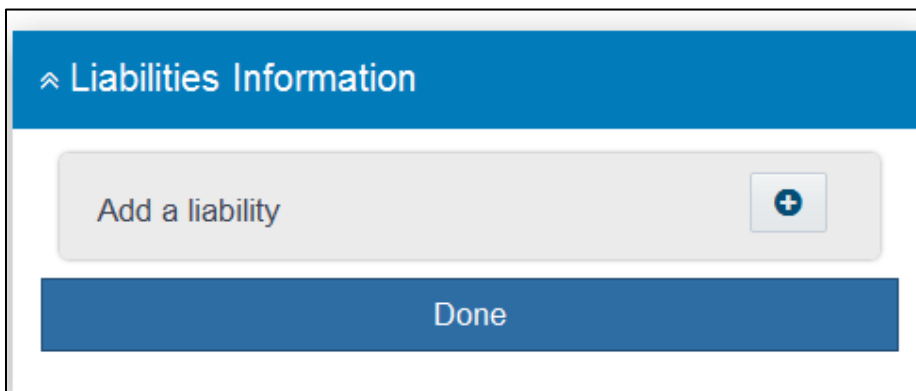
22.   In the **Liabilities Information** section, click [+].
       The fields to add liabilities information of the applicant appear.

Liability 1

Field Description

Field Name	Description
Type of Expense	[Mandatory, Drop-Down] Indicates the type of expense of the applicant.
Original Value	[Mandatory, Numeric, 15] Indicates the original value of the liability in the given currency.
Outstanding Value	[Mandatory, Numeric, 15] Indicates the outstanding value of the liability in the given currency.
Ownership (%)	[Mandatory, Drop-Down] Indicates the percentage of ownership that the applicant has on the liability.

To enter liabilities information for loan application

23. From the **Type of Expense** list, select the appropriate option.

24. In the **Original Value** field, enter the value of the liability in the given currency.

25. In the **Outstanding Value** field, enter the outstanding value of the liability in the given currency.

26. In the **Ownership (%)** field, enter the percentage of ownership that the applicant has on the liability.

27. Click **Save**.
    The liability details that you have added for the applicant appear.

28. Click **Done**.
    The **Financial Details** screen with the completed **Financial Details** section for the applicant appears.

Financial Details Section Completed
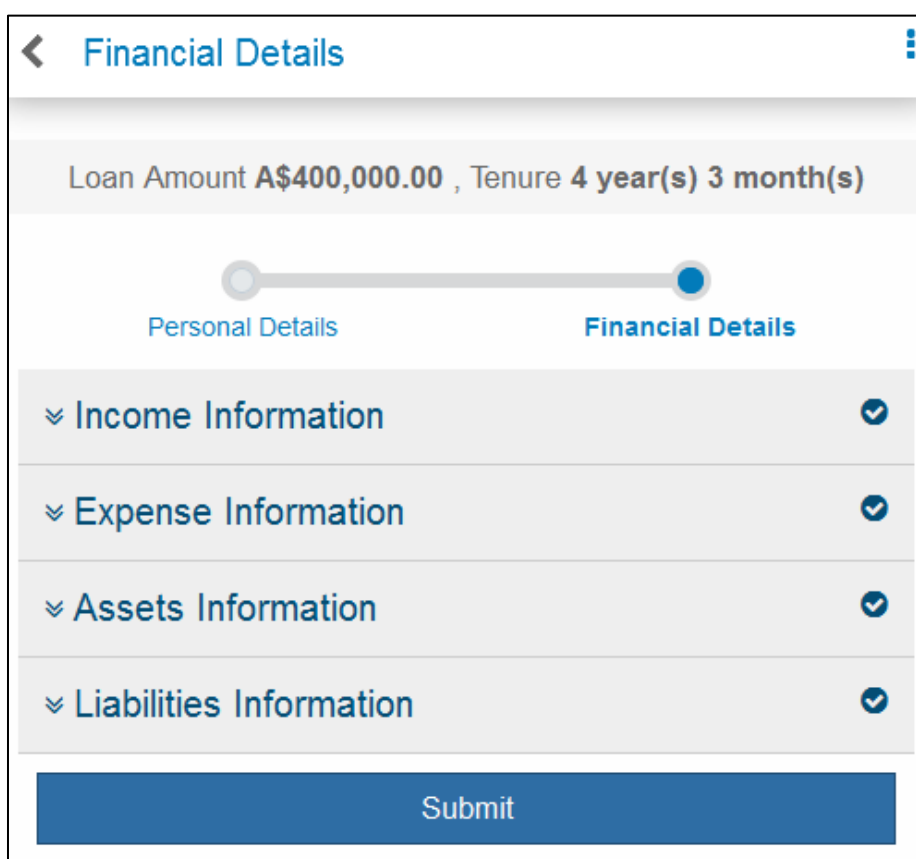
29. Click **Submit**.
    The **Insurance** screen appears.
    OR
    Click **Share** to share the loan application.

3.1.4 Insurance

You have to select the required insurance policy for the loan applicant.

Insurance

Field Description

Field Name	Description
Policy Name	[Mandatory, Drop-Down] Indicates the name of the insurance policy for the loan applicant.
Cover Type	[Conditional, Drop-Down] Indicates the cover type of the insurance for the loan applicant. This field appears if select you select any option from the **Policy Name** list.

Field Name	Description
Premium Payment Option	[Conditional, Drop-Down] Indicates the premium payment option for the loan applicant. This field appears if select you select any option from the **Policy Name** list.
Insurance Policy Details	This section appears if you enter the insurance details in the above fields.
Policy Name	[Display] Displays the name of the insurance policy for the loan applicant.
Insurance Provider	[Display] Displays the name of the insurance provider for the loan applicant.
Premium Payment Option	[Display] Displays the premium payment option for the loan applicant.

To enter insurance information for loan application

1. Click **Skip** to avoid entering insurance details of the loan applicant.

   OR

1. From the **Policy Name** list, select the appropriate option.
2. From the **Cover** list, select the appropriate option.
3. From the **Premium Payment Option** list, select the appropriate option.
   The details of the selected insurance policy appear as per your selection.
4. Click **Done**.
   The **Review** screen appears.

3.1.5 Review and Submission

You can review your completed loan application and modify each section of the loan application if required.

Review (Loan Application without Co-applicants)

Review (Loan Application without Co-applicants) Continued 2

Review (Loan Application without Co-applicants) Continued 3

‹ **Review**   ⋮

Occupation Type

Salaried

Occupation Status

Full Time

Employer Name

HDFC bank

Desgination

executive

Start Date

Jun 7, 2001

End Date

Gross Annual Salary

A$54,000.00

Address

ttesttest
testtest
testcity 394390483
SA
AU

Financial Details   ✎

List of incomes

Type of income

Miscelleanous Income

Gross income

Review (Loan Application without Co-applicants) Continued 4

< Review   ⋮

Financial Details   🗹

List of incomes

Type of income

Miscelleanous Income

Gross income

A$45,000.00

Net income

A$40,000.00

Frequency

Monthly

Income share

100%

List of expenses

Type of expense

Board

Share of expense

100

Total expense value

A$5,000.00

Frequency of expense

Monthly

List of assets

Review (Loan Application without Co-applicants) Continued 5

Share of expense

100

Total expense value

A$5,000.00

Frequency of expense

Monthly

List of assets

Asset Type

Mutual Fund Investments

Value

A$50,000.00

Ownership (%)

100%

List of liabilities

Type of expense

Credit Cards with Bank

Value

A$20,000.00

Outstanding Value

A$15,000.00

Ownership (%)

100%

Submit

Field Description

Field Name	Description
Loan Requirement	This section displays the main loan requirement.
Personal Details	This section displays the personal details of the main loan applicant.
Financial Details	This section displays the financial details of the main loan applicant.

1.   Click **Submit**.
     The **Offers** screen appears.
     OR
     Click next to the section to edit that section of the loan application
     Click **Save** to save the loan application.
     OR
     Click **Share** to share the loan application.

3.1.6   Offers

You have to select the required unsecured personal loan offer as presented by the bank for the loan applicant.

Offers
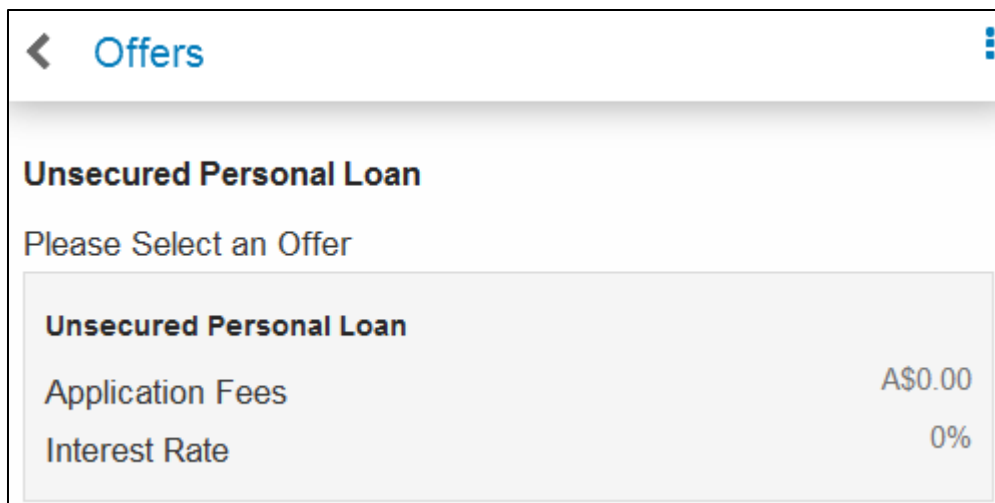
1.   Click on the required offer.
     The **Application Submitted** screen appears with approval status of your application..

Application Submitted
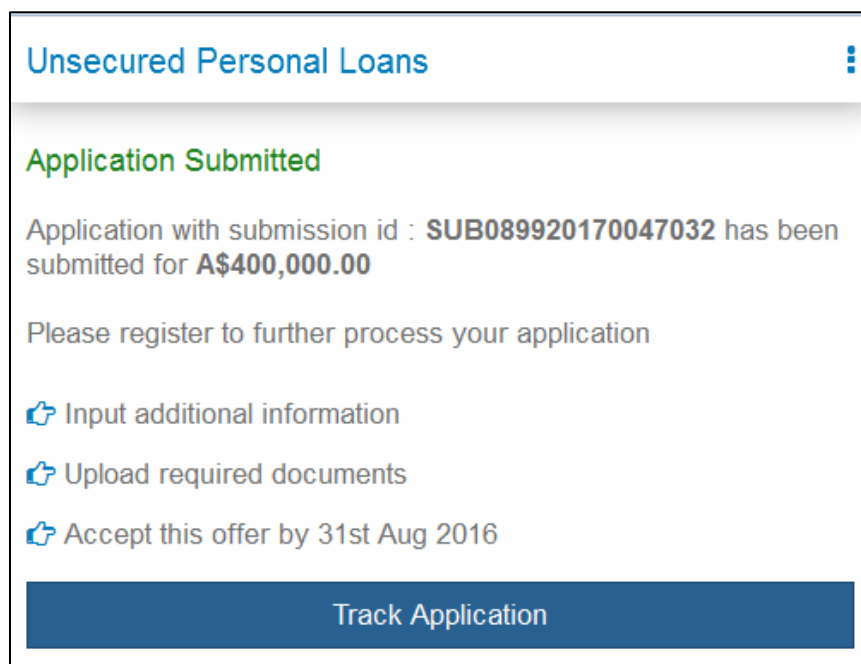
Field Description

Field Name	Description
Application ID	[Display]
	Displays the application ID of the submitted loan application.
Additional Steps	[Display]
	Displays the list of additional steps to be completed for the loan application.

2. Click **Track Application**.
    The **My Applications** screen appears.

3.2 Loan Application for Main Applicant with Existing Login

The personal details of the loan applicant are updated if the loan applicant has login details for the application. You can enter details for:

- a new loan application from **Loan Requirements** screen

- a draft loan application from **My Applications** screen

    To view and update a draft loan application, you must first login to the OBDX application

3.2.1 New Loan Application

To enter details for main applicant for a new loan application

1. Enter the loan requirements.
    The **Personal Details** screen appears after you enter the loan requirements.

2. Click **Login**.
   The **Login** screen for the OBDX application appears.

3. Login to the OBDX application to view your existing application.

4. Modify the personal details, if required.

5. Click **Done**.
   The **Identity Information** section of the **Personal Details** screen appears.

6. Modify the identity details, if required.

7. Click **Done**.
   The **Contact Information** section of the **Personal Details** screen appears.

8. Modify the contact details, if required.

9. Click **Done**.
   The **Occupation Information** section of the **Personal Details** screen appears.

10. Enter the required details for the existing loan application, then review, select a loan offer and submit the loan application.

See Also

To enter this information about loan applicant	See this section
Employment Details	Occupation Information
Income Details	Income Information
Expense Details	Expense Information
Asset Details	Asset Information
Liability Details	Liabilities Information
Insurance Details	Insurance
Offer Selection	Offers
Application Review and Submission	Review and Submission
Loan Application Tracking	Loan Application Tracker

3.2.2 Login to OBDX Application

If you are existing user of the OBDX application, you can login and view your draft loan applications.

To login to the OBDX application

1. Enter the URL of the OBDX application in your internet browser.
   The login page of the application appears.

Login

Field Description

Field Name	Description
Username/Email	[Mandatory, Alphanumeric] Indicates the username or registered email address of the loan applicant.
Password	[Mandatory, Alphanumeric] Indicates the password of the loan applicant.
Forgot Password	[Link] Displays the link to retrieve forgotten password.
Register Now	[Link] Displays the link to register for the application.

2. In the **Username** field, enter the username or registered email address of the loan applicant.

3. In the **Password** field, enter the password of the loan applicant.
    OR
    Click the **Forgot Password** link to retrieve forgotten password.
    OR
    Click the **Register Now** link to register for the application.

4. Click **Login**.
    The **My Applications** screen appears.

3.2.3 Draft Loan Application

To enter details for main applicant for an existing loan application

1.   Login to the OBDX application to view your existing application.
     The **My Applications** screen appears.

2.   Click the required loan application.
     The **Personal Details** screen for the selected loan application appears. The personal details of the loan applicant are updated as the loan applicant is an existing user of the application.

3.   Modify the personal details, if required.

4.   Click **Done**.
     The **Identity Information** section of the **Personal Details** screen appears.

5.   Modify the identity details, if required.

6.   Click **Done**.
     The **Contact Information** section of the **Personal Details** screen appears.

7.   Modify the contact details, if required.

8.   Click **Done**.
     The **Occupation Information** section of the **Personal Details** screen appears.

9.   Enter the required details for the existing loan application, then review, select a loan offer and submit the loan application.

See Also

To enter this information about loan applicant	See this section
Employment Details	Occupation Information
Income Details	Income Information
Expense Details	Expense Information
Asset Details	Asset Information
Liability Details	Liabilities Information
Insurance Details	Insurance
Offer Selection	Offers
Application Review and Submission	Review and Submission
Loan Application Tracking	Loan Application Tracker

3.3 Loan Application with Unregistered Co-applicants

Once you enter the personal details of main applicant; if the loan application has one or more co-applicants, all the required details must be entered for all co-applicants. The co-applicant can be an unregistered user of the application.

The main loan applicant can enter the personal details of the co-applicant
OR
the main applicant specifies that the co-applicant can enter the required personal details.

3.3.1 Loan Requirements

You have to specify that the loan application has one or more co-applicants in the loan requirement.

To submit loan requirements

1.   Enter the URL of the OBDX application in your internet browser.
The home page of the application appears.

2.   Select **Apply**, select **Borrow**, select **Personal Loans** and then select **Unsecured Personal Loans**.
The home page for **Unsecured Personal Loans** appears.

3.   Click the **I Am Interested!** link.
The **Loan Requirements** screen appears.

Loan Requirements

Field Description

Field Name	Description
Purpose	[Mandatory, Drop-Down] Indicates the reason for the requested loan.

Field Name	Description
Loan Amount	[Mandatory, Numeric, 15] Indicates the loan amount in the displayed currency.
Tenure Years	[Optional, Drop-Down] Indicates the amount of time taken to repay the loan, in years. It is mandatory to specify tenure in either years or months.
Months	[Optional, Drop-Down] Indicates the amount of time that will be taken to repay the loan, in months. It is mandatory to specify tenure in either years or months.
Repayment Frequency	[Mandatory, Drop-Down] Indicates the frequency for repayments of loan amount.
Co-applicant	[Mandatory, Drop-Down] Indicates the number of co-applicants of the loan.
Relation with Co-Applicant	[Conditional, Drop-Down] Indicates the relationship of each co-applicant with the loan applicant. This field appears for each co-applicant if you select any option other than the **None** option in the **Co-applicant** list.
Estimated Loan Repayment Amount	[Display] Displays the estimated loan repayment amount.

4. From the **Purpose** list, select the appropriate option.

5. In the **Loan Amount** field, enter the loan amount.

6. From the **Tenure Years** list, select the appropriate option.
    OR
    From the **Months** list, select the appropriate option.

7. From the **Repayment Frequency** list, select the appropriate option.
    The **Estimated Loan Repayment Amount** appears on the **Loan Requirements** screen based on loan requirement details.

8. From the **Co-applicant** list, select the appropriate option.

    a. If you select any option other than the **None** option:

        i. From the **Relation with Co-Applicant** list, select the appropriate option for each co-applicant.

9. Click **Apply**.
    The **Orientation** screen appears.
    OR
    Click **Cancel**.
    The home page of the OBDX application appears.

10.   Click the **I am Ready** link.
       The **Confirmation** screen appears.

       Field Description

Field Name	Description
Amount	[Display] Displays the amount that you have requested as a loan.
Purpose	[Display] Displays the purpose of the loan.
Tenure	[Display] Displays the loan tenure.
Co-applicant	[Display] Displays the number of co-applicants of the loan.
Co-applicant Relationship	[Display] Displays the relationship of each co-applicant with the loan applicant. This field appears for each co-applicant if you select any option other than the **None** option in the **Co-applicant** list in the **Loan Requirements** screen.

11.   Click **Edit**.
       The **Loan Requirement** screen appears with your filled-in details.
       OR
       Click **Confirm**.
       The **Personal Details** screen appears.

3.3.2 Personal Details

You must enter all the required personal details for the main loan applicant.

If you are an unregistered main loan applicant, you must enter your personal details and register for the OBDX application.

If you are an existing user of the OBDX application, you must login to the OBDX application before applying for a loan as a main applicant.

If the loan application has un-registered co-applicants, then the main applicant enters a valid email address of the co-applicant.

The fields to enter details for each co-applicant appear only when the main applicant selects any option other than the **None** option from the **Co-applicant** list in the **Loan Requirements** screen.

Unregistered Co –applicant

Field Description

Field Name	Description
Is the co-applicant a registered customer?	[Mandatory, Toggle] Indicates whether the co-applicant is registered user of the application.
Email id of co-applicant	[Mandatory, Alphanumeric] Indicates the email address of the co-applicant. This field appears only in the **Primary Information** section of the **Personal Details** screen.
Let the co-applicant fill his details	[Mandatory, Check Box] Indicates whether the co-applicant updates the required personal details for the loan application. This field appears if you do not select the **Is the co-applicant a registered customer?** toggle for the co-applicant.

To enter personal details with co-applicants having unregistered email

1. Enter the primary information of the main applicant.

2. To indicate that the co-applicant is an unregistered user of the application, do not select the **Is the co-applicant a registered customer?** toggle.

3. In the **Email of co-applicant** field in the **Primary Information** section of the **Personal Details** screen, enter valid email address of the co- applicant.

4. Click **Done**.

5. Repeat steps 2 and 3 to enter email addresses for more co-applicants having unregistered e-mail.

6.   Click **Done**.
      The **Identity Information** section of the **Personal Details** screen appears.

To enter more personal details with co-applicants

7.   Enter the identity information of the main applicant.

8.   To indicate that the co-applicant updates the required details for the loan application, select the **Let the co-applicant fill his details** check box.

      OR

      To indicate that the main loan applicant updates the required details of co-applicant, do not select the **Let the co-applicant fill his details** check box and then enter the required details of the co-applicant.

9.   Repeat the above step for more co-applicants.

10.   Click **Done**.
      The **Contact Information** section of the **Personal Details** screen appears.

11.   Enter the contact information of the main applicant.

12.   To indicate that the co-applicant updates the required details for the loan application, select the **Let the co-applicant fill his details** check box.

      OR

      To indicate that the main loan applicant updates the required details of co-applicant, do not select the **Let the co-applicant fill his details** check box and then enter the required details of the co-applicant.

13.   Repeat the above step for more co-applicants.

14.   Click **Done**.
      The **Occupation Information** section of the **Personal Details** screen appears.

15.   Enter the occupation information of the main applicant.

16.   To indicate that the co-applicant updates the required details for the loan application, select the **Let the co-applicant fill his details** check box.

      OR

      To indicate that the main loan applicant updates the required details of co-applicant, do not select the **Let the co-applicant fill his details** check box and then enter the required details of the co-applicant.

17.   Repeat the above step for more co-applicants.

18.   Click **Submit**.
      The **Income Information** section of the **Financial Details** screen appears.

3.3.3 Financial Details

You must enter all the required financial details for the main loan applicant and co-applicants.

To enter financial details with co-applicants having unregistered email

1.   Enter the income information of the main applicant in the **Income Information** section of the **Financial Details** screen.

2.   Enter the income information of the co-applicant.

3.   To indicate that the co-applicant updates the required details for the loan application, select the **Let the co-applicant fill his details** check box.

    OR

    To indicate that the main loan applicant updates the required details of co-applicant, do not select the **Let the co-applicant fill his details** check box and then enter the required details of the co-applicant.

4.   Repeat the above step for more co-applicants.

5.   Click **Done**.
The **Expense Information** section of the **Financial Details** screen appears.

6.   Enter the expense information of the main applicant.

7.   To indicate that the co-applicant updates the required details for the loan application, select the **Let the co-applicant fill his details** check box.

    OR

    To indicate that the main loan applicant updates the required details of co-applicant, do not select the **Let the co-applicant fill his details** check box and then enter the required details of the co-applicant.

8.   Repeat the above step for more co-applicants.

9.   Click **Done**.
The **Asset Information** section of the **Financial Details** screen appears.

10.   Enter the asset information of the main applicant.

11.   To indicate that the co-applicant updates the required details for the loan application, select the **Let the co-applicant fill his details** check box.

    OR

    To indicate that the main loan applicant updates the required details of co-applicant, do not select the **Let the co-applicant fill his details** check box and then enter the required details of the co-applicant.

12.   Repeat the above step for more co-applicants.

13.   Click **Done**.
The **Liabilities Information** section of the **Financial Details** screen appears.

14.   Enter the liability information of the main applicant.

15.   To indicate that the co-applicant updates the required details for the loan application, select the **Let the co-applicant fill his details** check box.

OR

To indicate that the main loan applicant updates the required details of co-applicant, do not select the **Let the co-applicant fill his details** check box and then enter the required details of the co-applicant.

16.   Repeat the above step for more co-applicants.

17.   Click **Submit**.
        The **Insurance** screen appears.

3.3.4   Additional Steps of the Loan Application

As the main applicant of the loan application, you must perform these steps to complete the loan application:

- Entering Insurance Information

- Offer Selection

- Review and Submission of the Loan Application

To complete the loan application

1.   Enter the insurance details for the main applicant.

2.   Review the completed loan application.

3.   Select the required loan offer.

Review (Loan Application with Co-applicants)

Review (Loan Application with Co-applicants)

Review	
Please Review your application thoroughly before submitting	
Loan Requirements	
Amount	A$9,500,000.00
Purpose	MOTOR_VEHICLE
Tenure	1 Years 4 Months
Repayment Amount	1234/ MONTHLY
Co-applicant	One
Personal Details	
Name	Mr Dnyanesh Raskar
Date Of Birth	Jan 4, 1986
Gender	Male
Email	dnyanesh212@test.com
Marital Status	Married
Number of Dependants	1
Identification Type	PASSPORT
Identification Number	8181818181
Permanent Resident	No
Staying since	Aug 1, 2013
Accommodation type	Owned

Review (Loan Application with Co-applicants) Continued 2

Accommodation type	Owned
Address	sydneyy
	sydneyyy
	malbourne 4000454
	ACT
	AU
Mobile Number	4456457878
Phone Number	3356457979

List of Occupations

Occupation Type	Salaried
Occupation Status	Home Duties
Employer Name	IBM
Desgination	Manager
Start Date	May 1, 2014
End Date	
Gross Annual Salary	A$9,800,000.00
Address	hill road
	sea view
	dream city 5689798
	NSW
	AU
Occupation Type	Salaried
Occupation Status	Full Time
Employer Name	Wipro

Review (Loan Application with Co-applicants) Continued 3

Desgination	Engineer
Start Date	Jan 1, 2011
End Date	Mar 1, 2014
Gross Annual Salary	A$55,000.00
Address	sea view sea view II sydney 5656565 ACT AU

Financial Details

List of incomes

Type of income	Miscelleanous Income
Gross income	A$5,600,000.00
Net income	A$870,000,000.00
Frequency	Monthly
Income share	28%

List of expenses

Type of expense	Insurance
Share of expense	30
Total expense value	A$56,000.00
Frequency of expense	Monthly

Review (Loan Application with Co-applicants) Continued 4

List of incomes	
Type of income	Miscelleanous Income
Gross income	A$5,600,000.00
Net income	A$870,000,000.00
Frequency	Monthly
Income share	28%

List of expenses	
Type of expense	Insurance
Share of expense	30
Total expense value	A$56,000.00
Frequency of expense	Monthly

List of assets	
Asset Type	Bike
Value	A$78,000.00
Ownership (%)	40%

List of liabilities	
Type of expense	Personal loan with bank
Value	A$330,000.00
Outstanding Value	A$350,000.00
Ownership (%)	50%

Review (Loan Application with Co-applicants) Continued 5

Ownership (%)	50%

Co-Applicant Details
Personal Details

Name	Dr Shriram Raskar
Date Of Birth	Mar 3, 1970
Gender	Male
Email	coapp101@test.com
Marital Status	Married
Number of Dependants	3

Identification Type	PASSPORT
Identification Number	9191919191
Permanent Resident	No

Staying since	Mar 5, 2010
Accommodation type	Owned
Address	lake view
	lake vieww
	malbourne 12345658
	NSW
	AU
Mobile Number	3322456789
Phone Number	4322456788

Review (Loan Application with Co-applicants) Continued 6

Phone Number	4322456788
List of Occupations	
Occupation Type	Self Employed
Occupation Status	Part Time
Employer Name	Google
Desgination	AVP
Start Date	May 5, 2014
End Date	
Gross Annual Salary	A$550,000.00
Address	Notting hill notting hills perth 5656568 ACT AU
Occupation Type	Salaried
Occupation Status	Full Time
Employer Name	Microsoft
Desgination	VP
Start Date	Jan 1, 2011
End Date	Dec 1, 2013
Gross Annual Salary	A$6,800,000.00
Address	welcome road

Review (Loan Application with Co-applicants) Continued 7

Financial Details

List of incomes

Type of income	Miscelleanous Income
Gross income	A$880,000,000.00
Net income	A$23,000,000,000.00
Frequency	Bimonthly
Income share	30%

List of expenses

Type of expense	Insurance
Share of expense	100
Total expense value	A$78,000.00
Frequency of expense	Quarterly

List of assets

Asset Type	Bike
Value	A$790,000.00
Ownership (%)	41%

List of liabilities

Type of expense	Personal loan with bank
Value	A$430,000.00

Review (Loan Application with Co-applicants) Continued 8

Net income	A$23,000,000,000.00
Frequency	Bimonthly
Income share	30%

List of expenses

Type of expense	Insurance
Share of expense	100
Total expense value	A$78,000.00
Frequency of expense	Quarterly

List of assets

Asset Type	Bike
Value	A$790,000.00
Ownership (%)	41%

List of liabilities

Type of expense	Personal loan with bank
Value	A$430,000.00
Outstanding Value	A$450,000.00
Ownership (%)	51%

Submit

Field Description

Field Name	Description

Field Name	Description
Loan Requirement	This section displays the main loan requirement.
Personal Details	This section displays the personal details of the main loan applicant.
Financial Details	This section displays the financial details of the main loan applicant.
Co-applicant Details	This section appears for each co-applicant.
Personal Details	This section displays the personal details of the loan co-applicant.
Financial Details	This section displays the financial details of the loan applicant.

4.   Click **Submit**.
The **Application Submitted** screen appears with approval status of your application.
OR
Click the icon next to the section to edit that section of the loan application Modify the required section of the loan application, for the main applicant and co-applicant, if required.

See Also

To enter this information about loan applicant	See this section
Personal Details	Primary Information
Identification Details	Identity Information
Contact Details	Contact Information
Employment Details	Occupation Information
Income Details	Income Information
Expense Details	Expense Information
Asset Details	Asset Information
Liability Details	Liabilities Information
Insurance Details	Insurance
Offer Selection	Offers
Application Review and Submission	Review and Submission
Loan Application Tracking	Loan Application Tracker

3.4 Loan Application with Co-applicants with Registered Mail or Existing Login

The loan co-applicant can be a registered user of the application.

In this case, the main loan applicant enters the registered email address of the co-applicant.

3.4.1 Loan Requirements

You must enter requirements for loan application with co-applicants. The **Personal Details** screen appears after you enter the loan requirements.

3.4.2 Personal Details

You must enter all the required personal details for the main loan applicant.

If you are an unregistered main loan applicant, you must enter your personal details and register for the OBDX application.

If you are an existing user of the OBDX application, you must login to the OBDX application before applying for a loan as a main applicant.

The main applicant enters the registered or a valid email address of the co-applicant.

The fields to enter details for each co-applicant appear only when the main applicant selects any option other than the **None** option from the **Co-applicant** list in the **Loan Requirements** screen.

Registered Co –applicant

Is the co-applicant a registered customer?

Email of co-applicant *

[Verify]

Field Description

Field Name	Description
Is the co-applicant a registered customer?	[Mandatory, Toggle] Indicates whether the first co-applicant is registered user of the application.
Email id of co-applicant	[Conditional, Alphanumeric] Indicates the email address of the co-applicant. This field appears only in the **Primary Information** section of the **Personal Details** screen.

To enter personal details with co-applicants having registered email or existing login

1. Enter the primary information of the main applicant.

2.   To indicate that the co-applicant is a registered user of the application, select the **Is the co-applicant a registered customer?** toggle.

3.   In the **Email of co-applicant** field, enter valid email address of the co- applicant.

4.   Click **Verify** to verify the co-applicant's email address in the OBDX application.

5.   Repeat steps 3 and 4 to enter email addresses for more co-applicants having unregistered e-mail.

6.   Click **Done**.
       The **Identity Information** section of the **Personal Details** screen appears.

7.   Modify the identity details, if required.

8.   Click **Done**.
       The **Contact Information** section of the **Personal Details** screen appears.

9.   Modify the contact details, if required.

10.   Click **Done**.
       The **Occupation Information** section of the **Personal Details** screen appears.

11.   Enter the required details for the existing loan application, then review, select a loan offer and submit the loan application.

3.4.3   Financial Details

You must enter all the required financial details for the main loan applicant and registered co-applicants.

To enter financial details with co-applicants having registered email or existing login

1.   Enter the financial details with co-applicants for the loan application.

3.4.4   Additional Steps of the Loan Application

As the main applicant of the loan application, you must perform more steps to complete the loan application.

To complete the loan application

1.   Perform the additional steps to complete the loan application with co-applicants.

See Also

To enter this information about loan applicant	See this section
Personal Details	Primary Information
Identification Details	Identity Information
Contact Details	Contact Information
Employment Details	Occupation Information
Income Details	Income Information
Expense Details	Expense Information

To enter this information about loan applicant	See this section
Asset Details	Asset Information
Liability Details	Liabilities Information
Insurance Details	Insurance
Offer Selection	Offers
Application Review and Submission	Review and Submission
Loan Application Tracking	Loan Application Tracker

3.5   Loan Application for Co-applicants with Unregistered Email

The co-applicant accesses the loan application with the security code and then the co-applicant:

- Reviews the loan application as the registered or existing user of the application.

    OR

- Enters the required details for the loan application as a registered or unregistered user.

To enter details for co-applicant with unregistered email

1. Open the loan application-related mail that the bank has sent to co-applicant's email address.

2. Open the hyperlink from the mail.
   The screen to enter the security code as shared by the main loan applicant appears.

3. Enter the security code as shared by the loan applicant.

4. Click **Submit**.
   The **Orientation** screen with details of the loan application in which you are a co-applicant appears.

5. Click the **I am Ready** link.
   The **Personal Details** screen appears.

6. Enter the required details for the co-applicant, then review and submit the loan application.

See Also

To enter this information about loan applicant	See this section
Personal Details	Primary Information
Identification Details	Identity Information
Contact Details	Contact Information
Employment Details	Occupation Information
Income Details	Income Information
Expense Details	Expense Information
Asset Details	Asset Information
Liability Details	Liabilities Information
Insurance Details	Insurance
Offer Selection	Offers
Application Review and Submission	Review and Submission
Loan Application Tracking	Loan Application Tracker

3.6 Loan Application for Co-applicants with Registered Email or Existing Login

If the co-applicant is a registered user of the application, the co-applicant accesses the loan application with the security code and then can review the loan application.

To view the loan application as co-applicant with registered email

1. Open the loan application related mail that the bank has sent to your registered email address.

2. Open the hyperlink from the mail.
   The screen to enter the security code as shared by the loan applicant appears.

3. Enter the security code as shared by the loan applicant.

4. Click **Submit**.
   The **Orientation** screen with details of the loan application in which you are a co-applicant appears.

Orientation
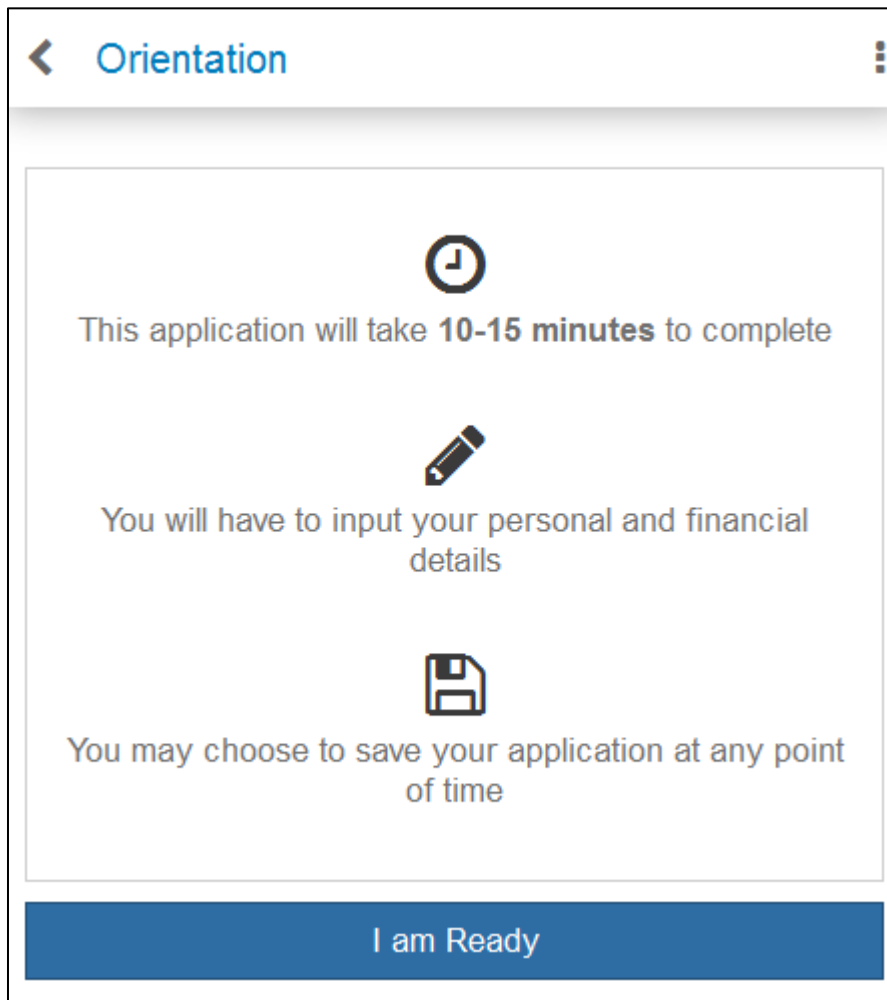
5. Click **Continue**.
   The **Review** screen appears.

Review (Loan Application with Co-applicants)

Review	
Please Review your application thoroughly before submitting	
Loan Requirements	
Amount	A$9,500,000.00
Purpose	MOTOR_VEHICLE
Tenure	1 Years 4 Months
Repayment Amount	1234/ MONTHLY
Co-applicant	One
Personal Details	
Name	Mr Dnyanesh Raskar
Date Of Birth	Jan 4, 1986
Gender	Male
Email	dnyanesh212@test.com
Marital Status	Married
Number of Dependants	1
Identification Type	PASSPORT
Identification Number	8181818181
Permanent Resident	No
Staying since	Aug 1, 2013
Accommodation type	Owned

Review (Loan Application with Co-applicants) Continued 2

Accommodation type	Owned
Address	sydneyy
	sydneyyy
	malbourne 4000454
	ACT
	AU
Mobile Number	4456457878
Phone Number	3356457979

List of Occupations

Occupation Type	Salaried
Occupation Status	Home Duties
Employer Name	IBM
Desgination	Manager
Start Date	May 1, 2014
End Date	
Gross Annual Salary	A$9,800,000.00
Address	hill road
	sea view
	dream city 5689798
	NSW
	AU
Occupation Type	Salaried
Occupation Status	Full Time
Employer Name	Wipro

Review (Loan Application with Co-applicants) Continued 3

Desgination	Engineer
Start Date	Jan 1, 2011
End Date	Mar 1, 2014
Gross Annual Salary	A$55,000.00
Address	sea view
sea view II
sydney 5656565
ACT
AU

Financial Details

List of incomes

Type of income	Miscelleanous Income
Gross income	A$5,600,000.00
Net income	A$870,000,000.00
Frequency	Monthly
Income share	28%

List of expenses

Type of expense	Insurance
Share of expense	30
Total expense value	A$56,000.00
Frequency of expense	Monthly

Review (Loan Application with Co-applicants) Continued 4

List of incomes	
Type of income	Miscelleanous Income
Gross income	A$5,600,000.00
Net income	A$870,000,000.00
Frequency	Monthly
Income share	28%

List of expenses	
Type of expense	Insurance
Share of expense	30
Total expense value	A$56,000.00
Frequency of expense	Monthly

List of assets	
Asset Type	Bike
Value	A$78,000.00
Ownership (%)	40%

List of liabilities	
Type of expense	Personal loan with bank
Value	A$330,000.00
Outstanding Value	A$350,000.00
Ownership (%)	50%

Review (Loan Application with Co-applicants) Continued 5

Ownership (%)	50%
Co-Applicant Details	
Personal Details	
Name	Dr Shriram Raskar
Date Of Birth	Mar 3, 1970
Gender	Male
Email	coapp101@test.com
Marital Status	Married
Number of Dependants	3
Identification Type	PASSPORT
Identification Number	9191919191
Permanent Resident	No
Staying since	Mar 5, 2010
Accommodation type	Owned
Address	lake view
	lake vieww
	malbourne 12345658
	NSW
	AU
Mobile Number	3322456789
Phone Number	4322456788

Review (Loan Application with Co-applicants) Continued 6

Mobile Number	
Phone Number	4322456788

List of Occupations

Occupation Type	Self Employed
Occupation Status	Part Time
Employer Name	Google
Desgination	AVP
Start Date	May 5, 2014
End Date	
Gross Annual Salary	A$550,000.00
Address	Notting hill notting hills perth 5656568 ACT AU
Occupation Type	Salaried
Occupation Status	Full Time
Employer Name	Microsoft
Desgination	VP
Start Date	Jan 1, 2011
End Date	Dec 1, 2013
Gross Annual Salary	A$6,800,000.00
Address	welcome road

Review (Loan Application with Co-applicants) Continued 7

Financial Details

List of incomes

Type of income	Miscelleanous Income
Gross income	A$880,000,000.00
Net income	A$23,000,000,000.00
Frequency	Bimonthly
Income share	30%

List of expenses

Type of expense	Insurance
Share of expense	100
Total expense value	A$78,000.00
Frequency of expense	Quarterly

List of assets

Asset Type	Bike
Value	A$790,000.00
Ownership (%)	41%

List of liabilities

Type of expense	Personal loan with bank
Value	A$430,000.00

Review (Loan Application with Co-applicants) Continued 8

Net income	A$23,000,000,000.00
Frequency	Bimonthly
Income share	30%

List of expenses

Type of expense	Insurance
Share of expense	100
Total expense value	A$78,000.00
Frequency of expense	Quarterly

List of assets

Asset Type	Bike
Value	A$790,000.00
Ownership (%)	41%

List of liabilities

Type of expense	Personal loan with bank
Value	A$430,000.00
Outstanding Value	A$450,000.00
Ownership (%)	51%

Submit

Field Description

Field Name	Description

Field Name	Description
Loan Requirement	This section displays the main loan requirement.
Personal Details	This section displays the personal details of the main loan applicant.
Financial Details	This section displays the financial details of the main loan applicant.
Co-applicant Details	This section appears for each co-applicant.
Personal Details	This section displays the personal details of the loan co-applicant.
Financial Details	This section displays the financial details of the loan applicant.

6. Click **Submit**.
   The **Unsecured Personal Loans** screen appears with approval status of your application.

4. Loan Application Tracker

4.1 Viewing Loan Applications

You can complete your pending applications for unsecured personal loans. You can also view your submitted loan applications.

4.1.1 Application Dashboard

You can view all the details of either submitted or draft loan applications on the Application Dashboard.

To view details of the loan application

1. Login to the OBDX application to view your existing application.
   The **My Applications** screen appears.

My Applications

My Applications

Unsecured Personal Loans   A$0.00

Submission Id: SUB089920170047032

Status: **Submission Submitted**

Application Id: APP089920170016891

Status: **Application Submitted**

17% complete

Nehal Joshi

Unsecured Personal Loans   A$20,000.00

Submission Id: SUB089920170046487

Status: **Submission In Progress**

Application Id: APP089920170016882

Status: **Application Approved**

33% complete

Nehal Joshi

Unsecured Personal Loans   A$54,000.00

Submission Id: SUB089920170046368

Status: **Submission In Progress**

Application Id: APP089920170016868

Status: **Application Approved**

67% complete

Nehal Joshi

Applications in Draft

My Applications (Continued)

Applications in Draft

Unsecured Personal Loans for MOTOR_VEHICLE

A$20,000.00

FC20171510026812

Requested Tenure : 4 years 4 months

Status : In Draft

Unsecured Personal Loans for MOTOR_VEHICLE

A$20,000.00

FC20171510026806

Requested Tenure : 4 years 3 months

Status : In Draft

Unsecured Personal Loans for MOTOR_VEHICLE

A$20,000.00

FC20171510026559

Requested Tenure : 4 years 3 months

Status : In Draft

Unsecured Personal Loans for MOTOR_VEHICLE

A$232,323.00

FC20171510026544

Requested Tenure : 2 years 3 months

Status : In Draft

Field Description

Field Name	Description
Product Name	[Display] Displays the loan product name associated with the loan application.
Amount	[Display] Displays the requested loan amount of the loan application.
Application ID	[Display] Displays the application ID of the loan application
Status	[Display] Displays the status of the loan application
Progress Bar	[Progress Bar] Indicates the progress of processing of the loan application.
Applicant Name	[Display] Displays the name of the main applicant and names of all co-applicants, if any, of the loan application.

2.   Click the required loan application.
The **Application Dashboard** screen for the selected application appears

Application Dashboard

Field Description

Field Name	Description
Application ID	[Display] Displays the application ID of the loan application.
Progress Bar	[Progress Bar] Indicates the progress of completion of the loan application by the loan applicant.

Field Name	Description
Status	[Display] Displays the verification status of the loan application.
Submission Date	[Display] Displays the submission date of the loan application.
Pending Actions	
Action to be Taken	[Display] Displays all actions that are required to be completed by the applicant.

3.   In the **View** section, click **Application**.
    The **Application** screen appears.

Application

Field Description

Field Name	Description
Application ID	[Display] Displays the application ID of the loan application.
Progress Bar	[Progress Bar] Indicates the progress of completion of the loan application by the loan applicant.
Status	[Display] Displays the verification status of the loan application.
Submission Date	[Display] Displays the submission date of the loan application.
Requested Amount	[Display] Displays the requested loan amount.
Approved Amount	[Display] Displays the approved loan amount.
Purpose	[Display] Displays the purpose of the loan.
Tenure	[Display] Displays the tenure of the loan.
Repayment Amount	[Display] Displays the amount to be repaid for the loan.
Repayment Frequency	[Display] Displays the frequency of loan repayment.
Co-applicant	[Display] Displays the name of the co-applicant for the loan. This field appears if the loan application has one or more co-applicants.
Loan Date	[Display] Displays the date of application for the loan.
Nominate for Fees	[Display] Displays whether the loan application has a nomination for loan fees.

4. Click **Application Form** to download the loan application as a PDF document.

5. Click **Application Fee**.
    The fees for the loan application appear.

Application Fees

Field Description

Field Name	Description
Stamp Duty Fees	[Display]
	Displays the stamp duty fees for the loan application, either capitalized or deferred.
Consent Fees	[Display]
	Displays the consent fees for the loan application, either capitalized or deferred.
Deferred	[Display]
	Displays the deferred amount of loan application fees.
Capitalized	[Display]
	Displays the capitalized amount of loan application fees.
Collected	[Display]
	Displays the collected amount of loan application fees.

6. Click ◁ .
   The **Application Dashboard** screen for the selected loan application appears.
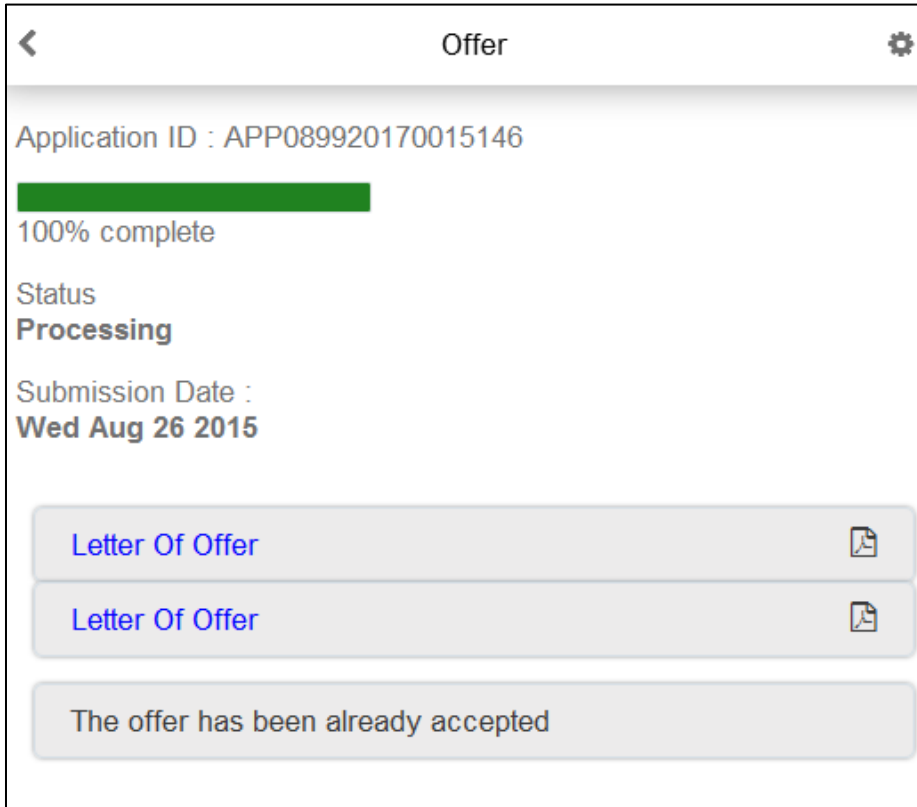
4.1.2 Loan Offers

You can view the loan amount offered by the bank for your submitted loan application.

To view loan offers for the loan application

1. Login to the OBDX application.
   The **My Applications** screen appears.

2. Click the required loan application.
   The **Application Dashboard** screen for the selected application appears

3.   In the **View** section, click **Offer**.
     The **Offer** screen appears.

Offer

Field Description

Field Name	Description
Application ID	[Display] Displays the application ID of the loan application.
Progress Bar	[Progress Bar] Indicates the progress of completion of the loan application by the loan applicant.
Status	[Display] Displays the verification status of the loan application.
Submission Date	[Display] Displays the submission date of the loan application.

4.   Click the PDF icon for each offer document to download the Offer document.

5. Click .
    The **Application Dashboard** screen for the selected loan application appears.

4.1.3 Status History

You can view the status history for your submitted loan application.

To view status history for the loan application

1. Login to the OBDX application.
    The **My Applications** screen appears.

2. Click the required loan application.
    The **Application Dashboard** screen for the selected loan application appears.

3. In the **View** section, click **Status History**.
    The **Status History** screen appears.

Status History

Status History

Application ID : APP089920170015146

100% complete

Status
Processing

Submission Date :
Wed Aug 26 2015

Status	**Application Submitted**
Remarks	Application Submitted
	Wed Aug 26 2015, 12 : 1 hrs
Acted By	nelson.dsouza@oracle.com
	Wed Aug 26 2015, 12 : 1 hrs

Status	**Auto Decision Approved**
Remarks	Auto Decision Approved
	Wed Aug 26 2015, 12 : 1 hrs
Acted By	nelson.dsouza@oracle.com
	Wed Aug 26 2015, 12 : 1 hrs

Status	**Structure Solution Confirmed**
Remarks	Structure Solution Confirmed
	Wed Aug 26 2015, 12 : 8 hrs
Acted By	OFSSUser
	Wed Aug 26 2015, 12 : 8 hrs

Field Description

Field Name	Description
Application ID	[Display] Displays the application ID of the loan application.
Progress Bar	[Progress Bar] Indicates the progress of completion of the loan application by the loan applicant.
Status	[Display] Displays the verification status of the loan application.
Submission Date	[Display] Displays the submission date of the loan application. The section given below is repeated for each completed step for the loan application.
Status	[Display] Displays the status of each completed step of the loan application.
Remarks	[Display] Displays the remarks on the given status of the application.
Action	[Display] Displays the action taken for the given status of the loan application.
Acted By	[Display] Displays the user who has taken the action for the given status of the loan application.

4. Click ◁.
The **Application Dashboard** screen for the selected loan application appears.

4.2 Updating Loan Applications

You can upload documents and enter additional information for the submitted loan applications.

4.2.1 Uploading Documents

You can view the existing uploaded documents for your submitted loan application. You can also upload the required documents for the loan application.

To view and upload documents for the loan application
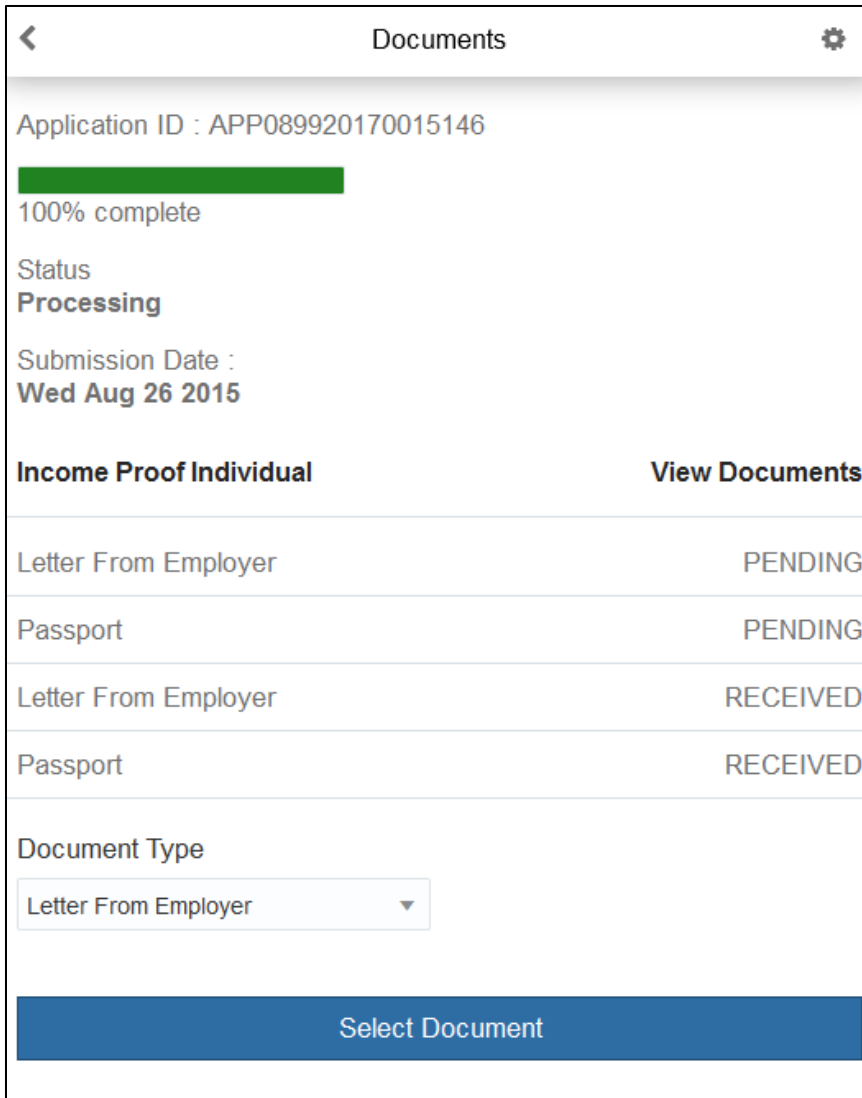
1. Login to the OBDX application.
The **My Applications** screen appears.

2.   Click the required loan application.
The **Application Dashboard** screen for the selected loan application appears.

3.   In the **View** section, click **Documents**.
OR

In the **Pending Actions** – **Document Upload** section, click [🛈] or click ❯.
The **Documents** screen appears.

Documents

Field Description

Field Name	Description
Application ID	[Display] Displays the application ID of the loan application.

Field Name	Description
Progress Bar	[Progress Bar] Indicates the progress of completion of the loan application by the loan applicant.
Status	[Display] Displays the verification status of the loan application.
Submission Date	[Display] Displays the submission date of the loan application.
Document Name	[Display] Displays the name of the uploaded document.
Status	[Display] Displays the status of the uploaded document.
Document Type	[Mandatory, Drop-Down] Indicates the type of document to upload.

4. Click the required uploaded document to view and download the uploaded documents for the loan application.
    OR
    From the **Document Type** list, select the appropriate option, click **Select Document** and then upload the required document.

5. Click [◀].
    The **Application Dashboard** screen for the selected loan application appears.

4.2.2   Entering Additional Preferences

You can enter additional details for your submitted loan application.

To enter additional information about your loan application

1. Login to the OBDX application.
    The **My Applications** screen appears.

2. Click the required loan application.

3. In the **Pending Actions** – **Additional Preferences** section, click [🛈] or click [❯].
    The **Additional Preferences** screen appears.

Additional Preferences

(i) Loan Repayment

You can enter the information for repaying the loan.

To enter loan repayment details

4.   Click **Repayment** in the **Additional Preferences** screen.
The **Repayment** section appears.

Repayment

Field Description

Field Name	Description

Link bank account for repayment and application fees

Account Type	[Mandatory, Drop-Down] Indicates the account type for loan repayment. The options are: • Own Account • Linked Account • Add External Account
Account Number	[Conditional, Drop-Down] Indicates the account number for loan repayment. This field appears if you select the **Own Account** option or the **Linked Account** from the **Account Type** list.

Field Name	Description
Account Details	[Display] Displays the name of the account holder and the bank branch address. This field appears if you select the **Own Account** option or the **Linked Account** from the **Account Type** list.
Account Number	[Conditional, Alphanumeric, 20] Indicates the account number for loan repayment. This field appears if you select the **Add External Account** from the **Account Type** list.
Account Name	[Conditional, Alphanumeric, 35] Indicates the account name for loan repayment. This field appears if you select the **Add External Account** from the **Account Type** list.
Institution Code Type	[Conditional, Drop-Down] Indicates the institution code type of the external bank. This field appears if you select the **Add External Account** option from the **Account Type** list.
Institution Code	[Conditional, Alphanumeric, 15] Indicates the institution code of the external bank. This field appears if you select the **Add External Account** from the **Account Type** list.
Bank Details	[Display] Displays the bank details based on the institution code.

5. From the **Account Type** list, select the appropriate option.

   a. If you select the **Own Account** option or the **Linked Account** option:

      i. From the **Account Number** list, select the appropriate option.

   b. If you select the **Add External Account** option or the **Linked Account** option:

      i. In the **Account Number** field, enter the external account number for loan repayment.

      ii. From the **Institution Code Type** list, select the appropriate option.

      iii. In the **Institution Code** field, enter the institution code of the external bank.

6. From the **Account Number** list, select the appropriate option.
The details of the selected account appear.

7. Click **Done**.
The **Application Fees** section of the **Additional Preferences** screen appears.
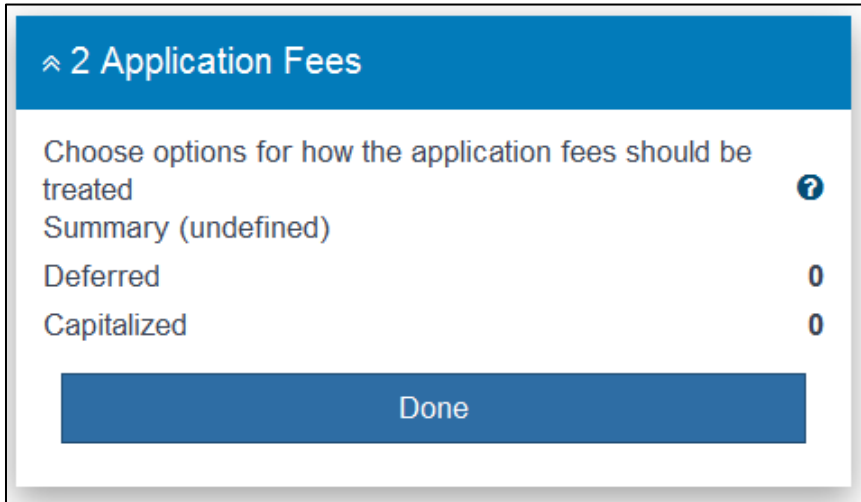
(ii) Loan Application Fees

You can enter details for deduction of the loan application fees.

To pay fees for the loan application

8. Click **Application Fees**.
The **Application Fees** section appears.

Application Fees

Field Description

Field Name	Description
Choose options for how the application fees should be treated	
Personal Loan Establishment Fees (total fees)	[Mandatory, Drop-Down] Indicates the accounting preference for the personal loan establishment fees.
Consent Fees (total fees)	[Mandatory, Drop-Down] Indicates the accounting preference for the consent fees.
Summary	
Deferred	[Display] Displays the amount of loan fees deferred.
Capitalized	[Display] Displays the amount of loan fees capitalized.
Collect	[Display] Displays the amount of loan fees collected.

Field Name	Description
Pay from this Account	[Mandatory, Drop-Down] Indicates the account number for deduction of loan fees. This field appears only if the applicant is an existing customer of the bank and also if the applicant has opted for any fee amount to be collected.

9. From the **Personal Loan Establishment Fees (total fees)** list, select the appropriate option.

10. From the **Consent Fees (total fees)** list, select the appropriate option.

11. Click **Done**.
   The **Loan Statement** section of the **Additional Preferences** screen appears.

   (iii) Loan Statement

   You can enter details to receive a loan statement.

   To receive a loan statement

12. Click **Loan Statement**.
   The **Loan Statement** section appears.

   Loan Statement

   Field Description

Field Name	Description

Field Name	Description
Do you require a statement?	[Mandatory, Toggle] Indicates whether you want a loan statement
Statement Frequency	[Conditional, Drop-Down] Indicates the frequency of loan statement.
Correspondence Preference	[Mandatory, Check Box] Indicates whether you want to receive the loan statement either by email or post.

13. To indicate that you want a loan statement, select the **Do you require a statement?** toggle.

14. From the **Statement Frequency** list, select the appropriate option.

15. To indicate that you want to receive loan statement by email, select the **Email** check box.
OR
To indicate that you want to receive loan statement by post, select the **Post** check box.

16. Click **Done**.
The completed **Additional Preferences** screen with the entered additional preferences for the applicant appears

17. Click **Submit**.
The **Application Dashboard** screen for the selected loan application appears.

4.3   Cancelling Loan Application

You can cancel your submitted loan application.

To cancel the loan application

1. Login to the OBDX application.
The **My Applications** screen appears.

2. Click the required loan application.
The **Application Dashboard** screen for the selected loan application appears.

3. Click **Cancel Application** to cancel your loan application.