# Oracle Banking Digital Experience

**In Principle Approval Originations User Manual**
**Release 18.2.0.0.0**

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In Principle Approval Originations User Manual

June 2018

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# 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 Oracle Support

Oracle customers have access to electronic support through My Oracle Support. For information, visit

http://www.oracle.com/pls/topic/lookup?ctx=acc&id=info or visit

http://www.oracle.com/pls/topic/lookup?ctx=acc&id=trs if you are hearing impaired.

## 1.4 Structure

This manual is organized into the following categories:

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

*Introduction* provides brief information on the overall functionality covered in the User Manual.

The subsequent chapters provide information on transactions covered in the User Manual.

Each transaction is explained in the following manner:

- Introduction to the transaction
- Screenshots of the transaction
- The images of screens used in this user manual are for illustrative purpose only, to provide improved understanding of the functionality; actual screens that appear in the application may vary based on selected browser, theme, and mobile devices.
- Procedure containing steps to complete the transaction- The mandatory and conditional fields of the transaction are explained in the procedure.

If a transaction contains multiple procedures, each procedure is explained. If some functionality is present in many transactions, this functionality is explained separately.

## 1.5 Related Information Sources

For more information on Oracle Banking Digital Experience Release 18.2.0.0.0, refer to the following documents:

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

# 2. Transaction Host Integration Matrix

**Legends**

| | |
|---|---|
| **NH** | No Host Interface Required. |
| ✓ | Pre integrated Host interface available. |
| ✕ | Pre integrated Host interface not available. |

| Sr No. | Transaction Name / Function Name | Oracle FLEXCUBE Core Banking 11.7.0.0.0 | Oracle FLEXCUBE Universal Banking 12.4.0.0.0 | Oracle Banking Platform 2.5.0.2.0 |
|---|---|---|---|---|
| 1 | Mortgage Loans - In Principle Approval Application Submission | ✕ | ✕ | ✓ |
| 2 | Mortgage Loans - In Principle Approval Application Tracker | ✕ | ✕ | ✓ |

# 3. In Principle Approval Application

An In Principle Approval loan indicates whether bank can potentially lend the amount to the borrower.

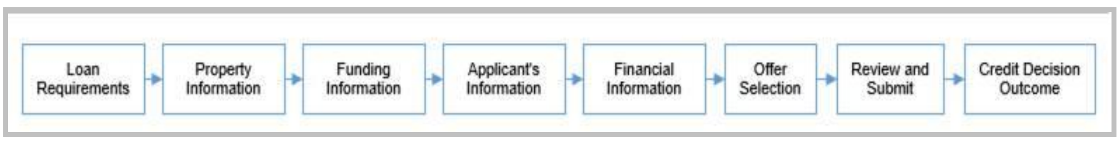
In Principle Approval is availed in the following scenarios:

- If you are planning to buy a new home
- If you have found a property and need an indication whether the bank may be able to lend you the amount you need
- If you are ready to apply for a mortgage

Important information pertaining to In Principle Approval

- An Approval in Principle letter is not an offer of a loan
- Requesting an Approval in Principle does not mean that you are committing to apply for a mortgage with the bank

**In Principle Approval Workflow**




Following are the steps involved as part of application submission:

- **Loan Requirements:** You can specify the amount to be borrowed, purpose of the loan, tenure, and co-applicant if there is any.
- **Property Information:** You can provide property information like, purchase price, ownership details, intended owners of the property, address of property, and so on.
- **Funding Information:** This section displays the purchase price of the property, requested loan amount, application fees, lenders mortgage insurance, (if applicable), and contribution amount by the applicant towards the loan.
- **Applicant Information:** The applicant information section consists of details like, basic personal information, identity, contact, and employment information of the applicant.
- **Financial Information:** This section consists of income, expense, asset, and liability details of the applicant.
- **Offer Selection:** It displays multiple loan offers with an option to select any offer of choice.
- **Review and Submit:** It displays the summary of the loan application with details submitted as part of the application and modify any details if required.
- **Credit Decision Outcome:** It displays the credit decision, once the loan application is submitted successfully.

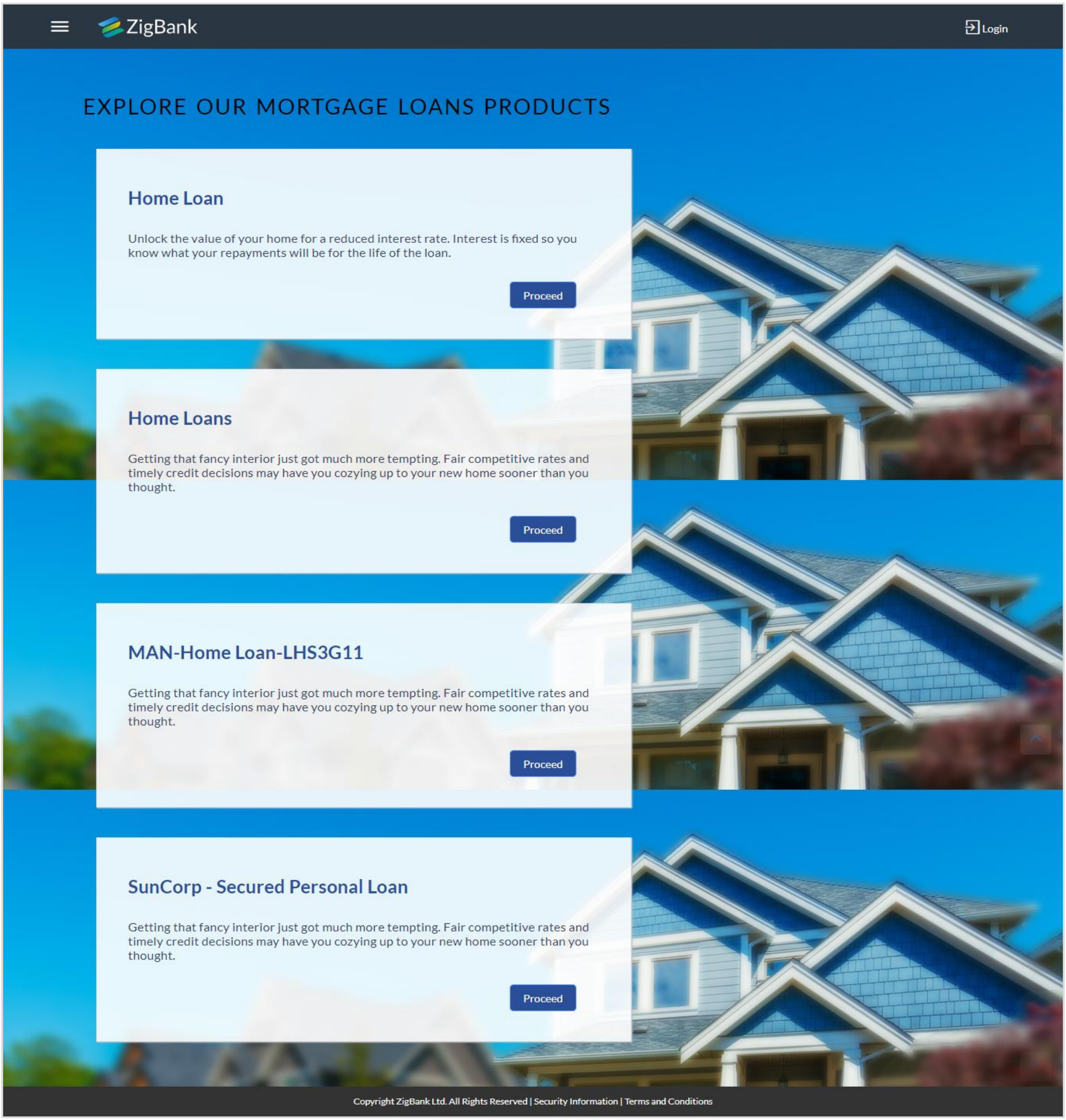
**How to reach here:**

*Dashboard > In Principle Approval*

**To apply for In Principle Approval loan:**

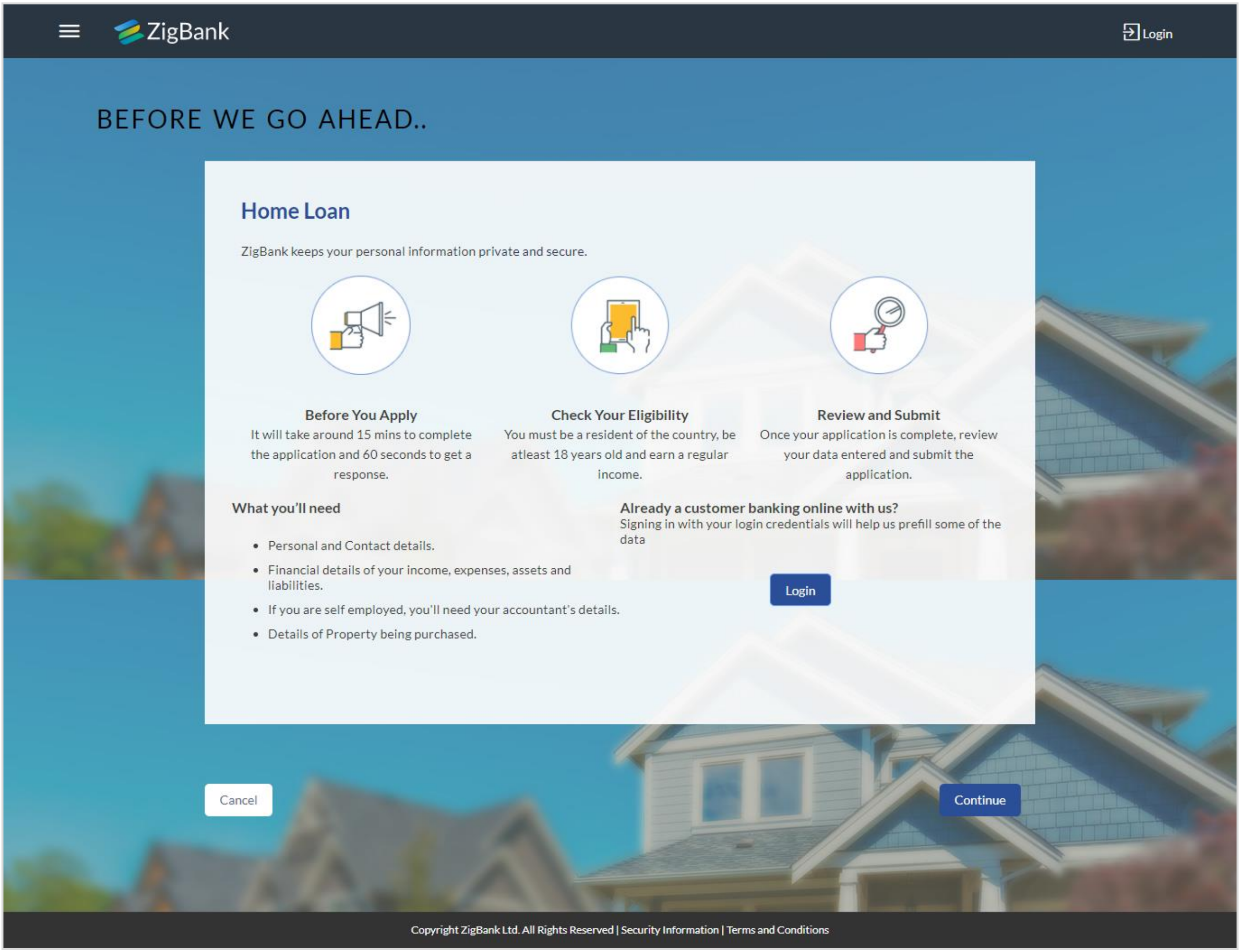
- Select 'In Principle Approval' on the product showcase.
- The product selection screen is displayed.

## 3.1 Product List



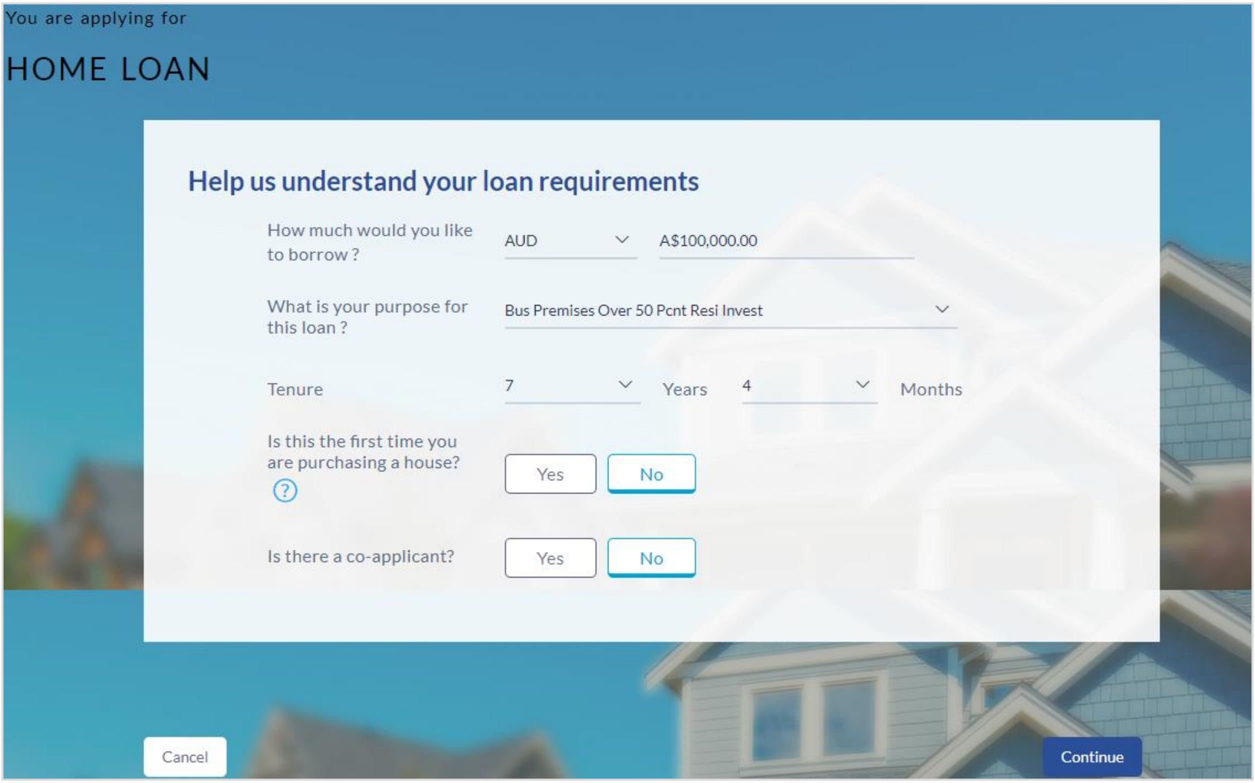

- Click the Proceed option available on the desired product card. The Mortgage Loans Orientation screen is displayed containing details informing the applicant about the steps involved in the loan application, details required for application and eligibility criteria.

## 3.2 Orientation Page




- Click **Continue**, if you are a new/unregistered user.
  OR
  Click **Login** if you are a registered user. For more information on the application of a registered (existing) user, view the **Existing User** section in this document.
  OR
  Click **Cancel** to abort the loan application process. For more information on cancelling an application, view the **Cancel Application** section of this document
- The loan requirement screen is displayed. Enter the loan requirement details such as loan amount that is amount to be borrowed, loan tenure, and if a co-applicant is to be added to the application

## 3.3 Loan Requirements




**Field Description**

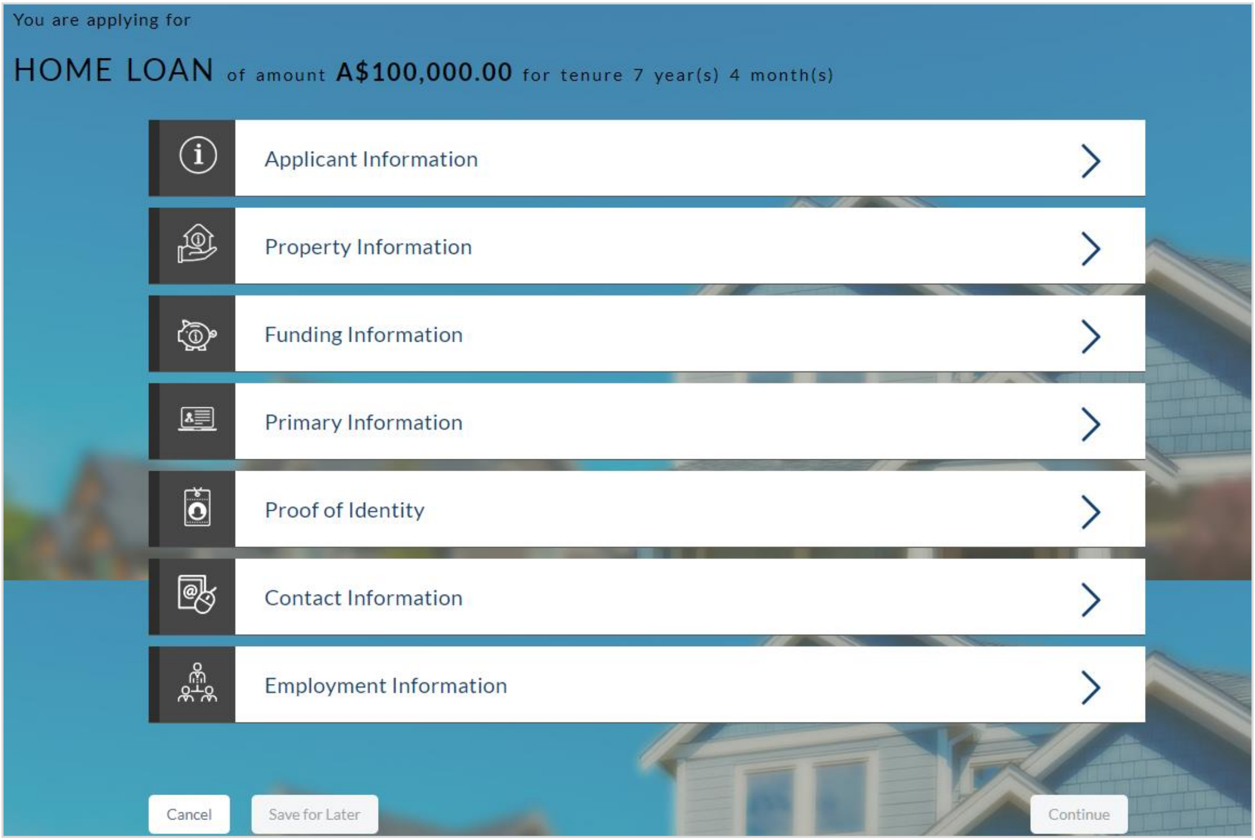
| Field Name | Description |
|---|---|
| **Help us understand your loan requirements** | |
| **What is your purpose for this loan?** | The reason for which the loan application is being made |
| **How much would you like to borrow** | The loan amount that you would like to borrow. |
| **Tenure** | The tenure of the loan in terms of years and months to repay the loan amount. |
| **Is this the first time you are purchasing a house?** | Indicates if the borrower is buying a house for the first time |
| **Is there a co-applicant?** | You can identify whether a co-applicant is to be added to the application or not. |

| Field Name | Description |
|---|---|
| **Is co-applicant an existing user?** | Indicates whether the co-applicant is an existing user.<br>This field is displayed, if you have selected **Yes** in the **Is there a co-applicant?** field. |
| **Co-applicant Customer ID** | You are required to enter the co-applicant's customer ID, if the co-applicant is an existing user.<br>This field is displayed, if you have selected **Yes** in the **Is co-applicant an existing user?** field. |
| **Send Verification Code via** | Indicates the channel on which the verification code is to be sent.<br>The options are:<br>• Co-applicant's registered email address<br>• Co-applicant's registered phone number<br>This field is displayed, if you select **Yes**, in the '**Is co-applicant an existing user?'** field. |

- Enter the relevant loan requirement details such as loan purpose, loan tenure, amount and other details.
- If a co-applicant is to be part of the application select option **Yes** in the '**Would you like to add a co-applicant?** field.
  OR
  Click **No** if the loan is required for a single applicant.
- If co-applicant is an existing user click '**Yes'** in the '**Is co-applicant an existing user?'** field.
  OR
  Click **No** if the co-applicant is not an existing user.
- If you have clicked **Yes** in the '**Is co-applicant an existing user?'** field, enter the co-applicant customer ID in the **Co-applicant Customer ID** field.
- Once the co-applicants customer ID is entered, it needs to be verified. From the **Send Verification Code via** field, select the desired option through which the verification code is to be sent.
- Click **Verify**. The **Verification** screen is displayed.
- In the **Verification Code** field, enter the verification code and click **Submit**.
- A message stating that the code has been verified is displayed. Click **Continue**.

  The sections comprising of the application form are displayed. If a co-applicant has been added, the respective sections in which the co-applicant's information is to be captured are enabled.

### 3.4 Applicant's Profile Details

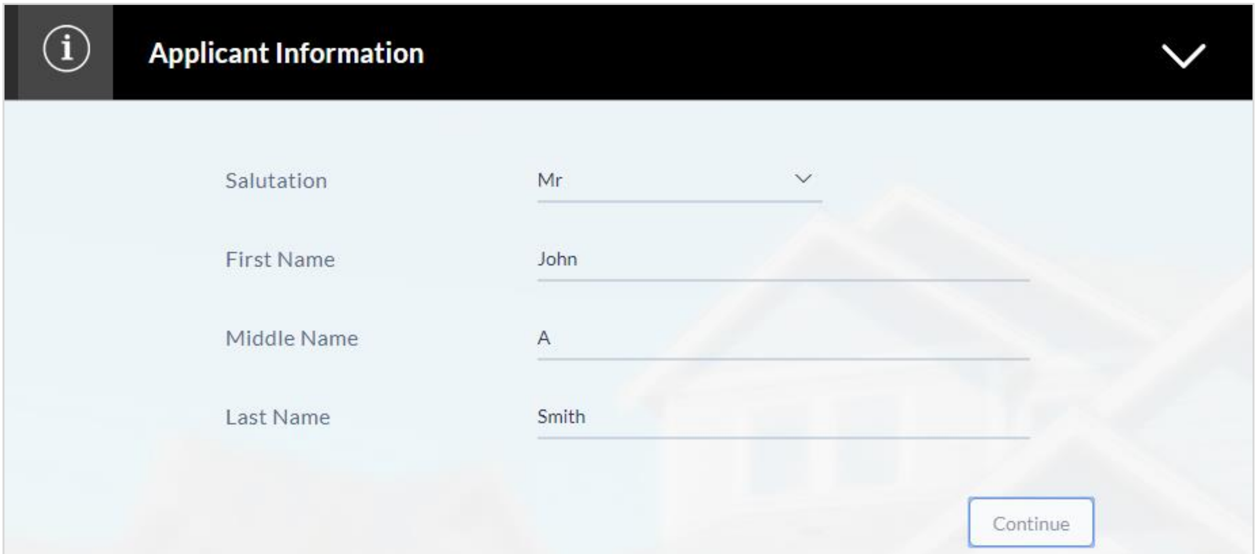



- The applicant information section will open to enter basic information about the applicant.

## 3.5 Applicant Information:

In this section enter information like salutation, first name, middle name and last name.

**Applicant Information**




**Field Description**

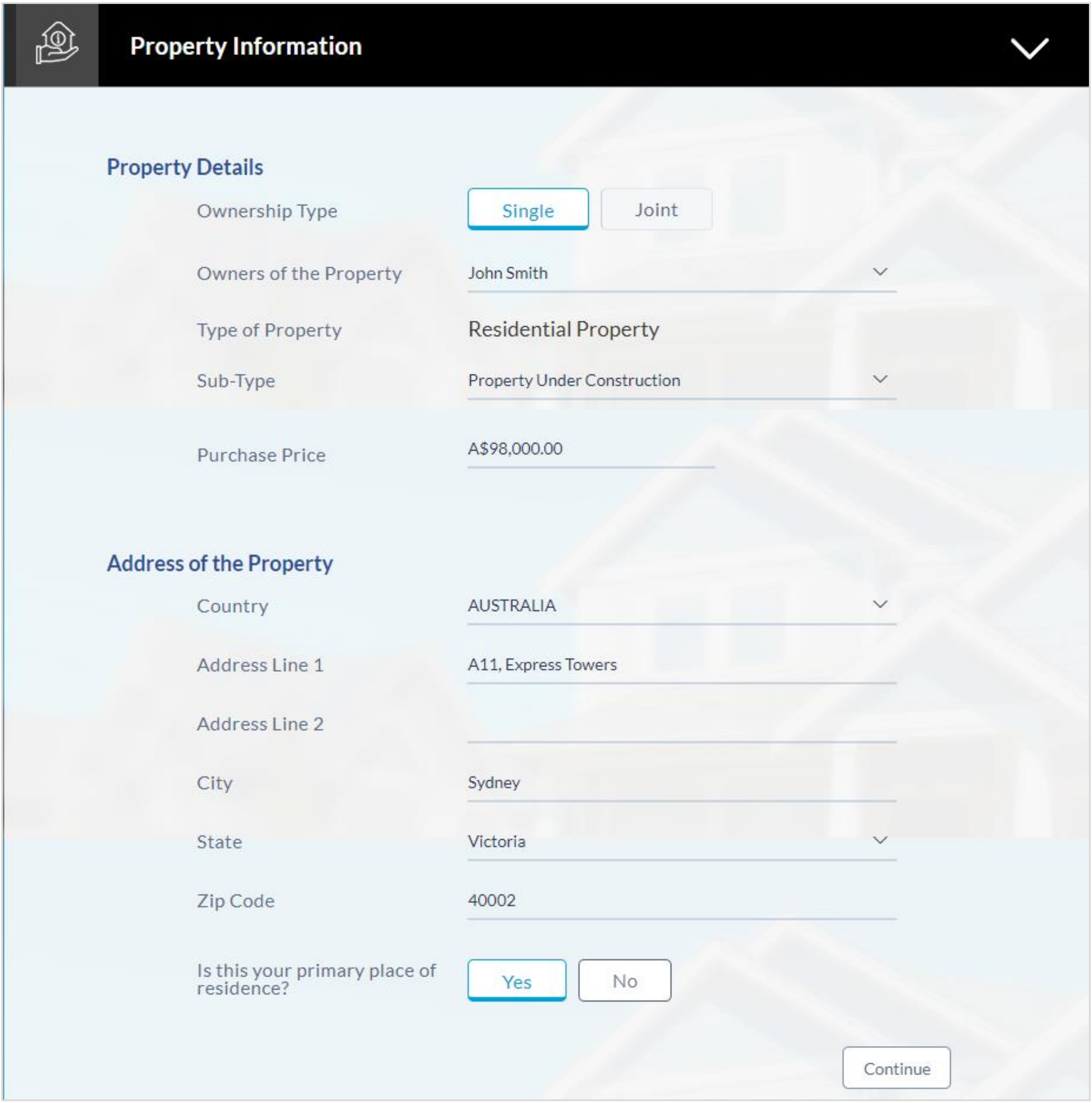
| Field Name | Description |
|---|---|
| **Salutation** | Identify your salutation of applicant.<br>The options are:<br>• Dr<br>• Mr.<br>• Ms<br>• Mrs.<br>• Miss |
| **First Name** | Enter your first name. |
| **Middle Name** | Enter your middle name. This is an optional field. |
| **Last Name** | Enter your last name. |

- Click **Continue** to confirm the applicant's information. If a co-applicant has been added, the screen on which co-applicant's name is to be defined will be displayed, after which the Property Information section will be displayed.

## 3.6 Property Information

In the property Information screen enter the information like property type, subtype, ownership and address of the property.

**Property Information**



**Field Description**

| Field Name | Description |
|---|---|
| **Property Details** | |
| **Ownership Type** | You are required to identify if the property is to be owned jointly or not. This field will be displayed only if you have added a co-applicant in the Loan Requirements page.<br>The options available for selection are:<br>• Single<br>• Joint |
| **Owners of the Property** | Depending on the option selected in the **Ownership Type** field, this field will either be a dropdown or a read only field.<br>If you have selected option **Single** in the Ownership Type field, this field will be a dropdown which will list down the names of the applicants. You can select either your name or the co-applicant's name to indicate the owner of the property.<br>If you have selected the option **Joint** in the Ownership Type field, this field will be read only which will display the names of both you and your co-applicant, indicating that the property is going to be owned by both. |
| **Type of Property** | The type of the property that you are planning to purchase, that is, residential property, commercial property, and so on. |
| **Sub-Type** | The sub type of the property within the type of property, that is, property under construction, and so on. |
| **Purchase Price** | Specify the purchase price of the property. |
| **Address of the Property** | |
| **Country** | Specify the country in which the property is located. |
| **Address Line 1-2** | Specify Address details of the property. |
| **City** | Specify the city name in which the property is located. |
| **State** | Select the state where the property is located. |
| **Zip Code** | Specify the zip code of the property. |
| **Is this your primary place of residence?** | Indicates whether the specified property is the primary place of residence |

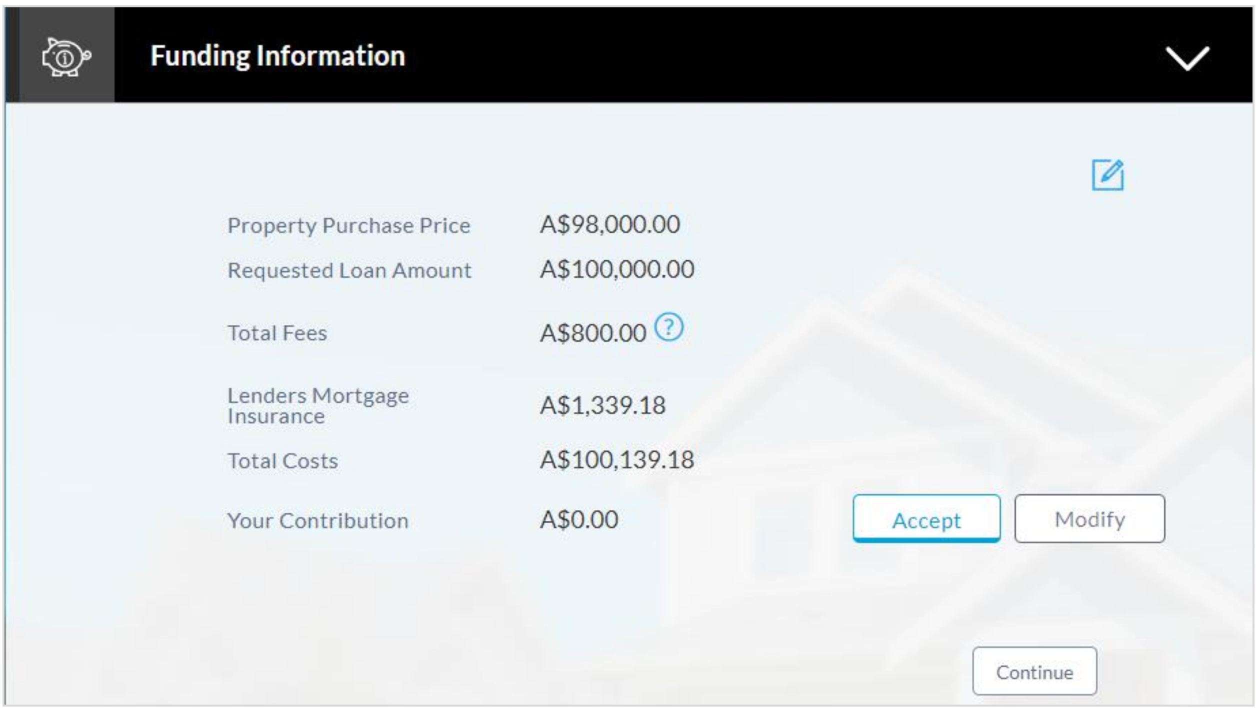
- Click Continue to update the property information. The **Funding Information** section is displayed.

## 3.7 Funding Information

This section displays the total fees that are applicable on the loan application, the total cost which is the sum of the property purchase price and the fees, as well as any amount that needs to be contributed by you which is the difference between the amount of loan you have requested and the total cost.

You can click on  or the **Modify** option to edit either the property purchase price or the amount of loan you are requesting if the contribution amount is not suitable to you. Once the values displayed are suitable, click on **Accept** and **Continue** to proceed to the next step in the application.

**Funding Information**




**Field Description**

| Field Name | Description |
|---|---|
| **Property Purchase Price** | The purchase price of the property as defined by you in the previous section. |
| **Requested Loan Amount** | Loan amount requested by you to purchase the property in the requirements section. |
| **Total Fees** | It is the total fees to be paid for loan processing. |
| **Lenders Mortgage Insurance** | It is the insurance amount applicable against the mortgage loan. |

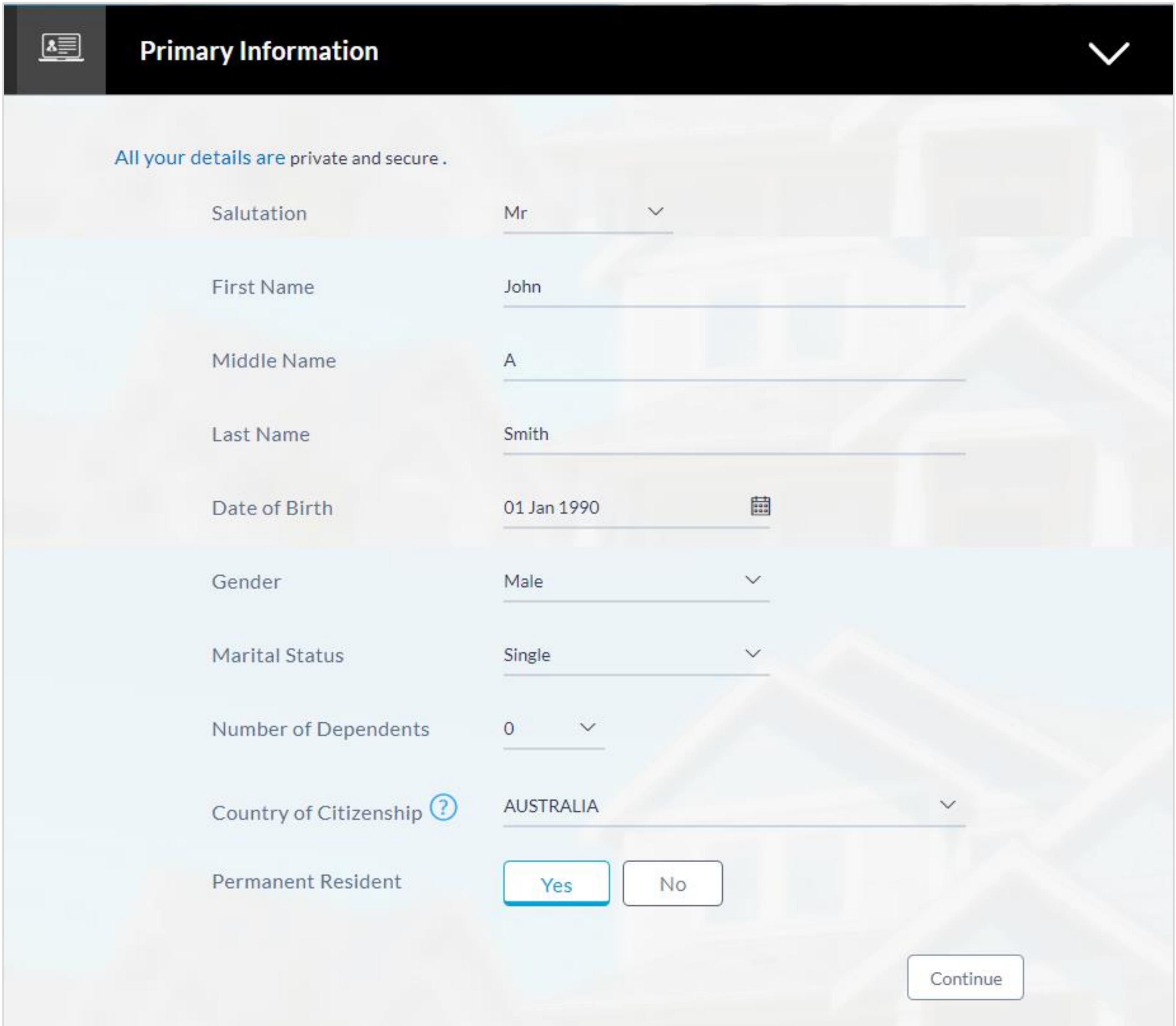
| Field Name | Description |
|---|---|
| **Total Cost** | Total cost of the loan, that is, property purchase price + total fees + lenders mortgage insurance. |
| **Your Contribution** | The amount to be contributed by you towards the purchase of the property. This amount is the difference between the total costs to purchase the property and the requested loan amount. |

- Click **Accept** to agree with the contribution amount displayed.
  OR
  Click **Modify** if you wish to get the contribution amount modified. You will need to modify the requested loan amount and/or property purchase price for the contribution amount to change.
- Click  to save the modified loan details.
- Click **Continue**. The **Primary Information** section is displayed.

## 3.8 Primary Information

In the Primary Information screen enter the appropriate information like, salutation, first name, last name, date of birth, citizenship, and so on.

**Primary Information**



**Field Description**

| Field Name | Description |
|---|---|
| **Salutation** | Your salutation as captured in the applicant information section.<br>The options are:<br>• Dr<br>• Mr.<br>• Mrs<br>• Miss<br>• Ms |
| **First Name** | Your first name as entered in the **Applicant Information** section is displayed. You can update this value if you wish to |
| **Middle Name** | Enter your middle name here. If you have already entered your middle name in the **Applicant Information** section, it will be displayed here. You can update this value if you wish to. |
| **Last Name** | Your last name as entered in the **Applicant Information** section is displayed. You can update this value if you wish to. |
| **Date of Birth** | Enter your date of birth. |
| **Gender** | Specify your gender. |
| **Marital Status** | Select your marital status from the list.<br>The options are:<br>• Married<br>• Single<br>• Divorced<br>• Separated<br>• Widowed<br>• De facto<br>• Undisclosed |
| **Number of Dependents** | Specify number of people dependent on you. |
| **Country of Citizenship** | Select the country of which you are a citizen |
| **Permanent Resident** | You are required to identify whether you are a permanent resident. |

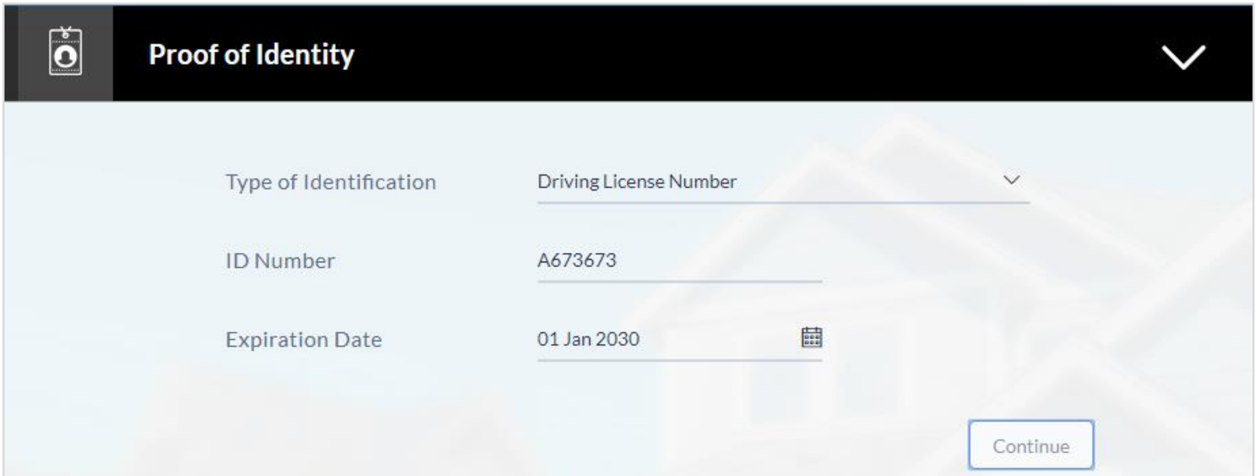
| Field Name | Description |
|---|---|
| **Country of Residence** | This field is enabled only if you have identified that you are not a permanent resident by selecting **No** in the **Permanent Resident** field. In this case, you are required to identify the country in which you reside. |

- Click **Continue**. The **Proof of Identity** section is displayed.

## 3.9 Proof of Identity

In the proof of identity section enter the identity details such as, identity type, ID number, and expiry date.

**Proof of Identity**




**Field Description**

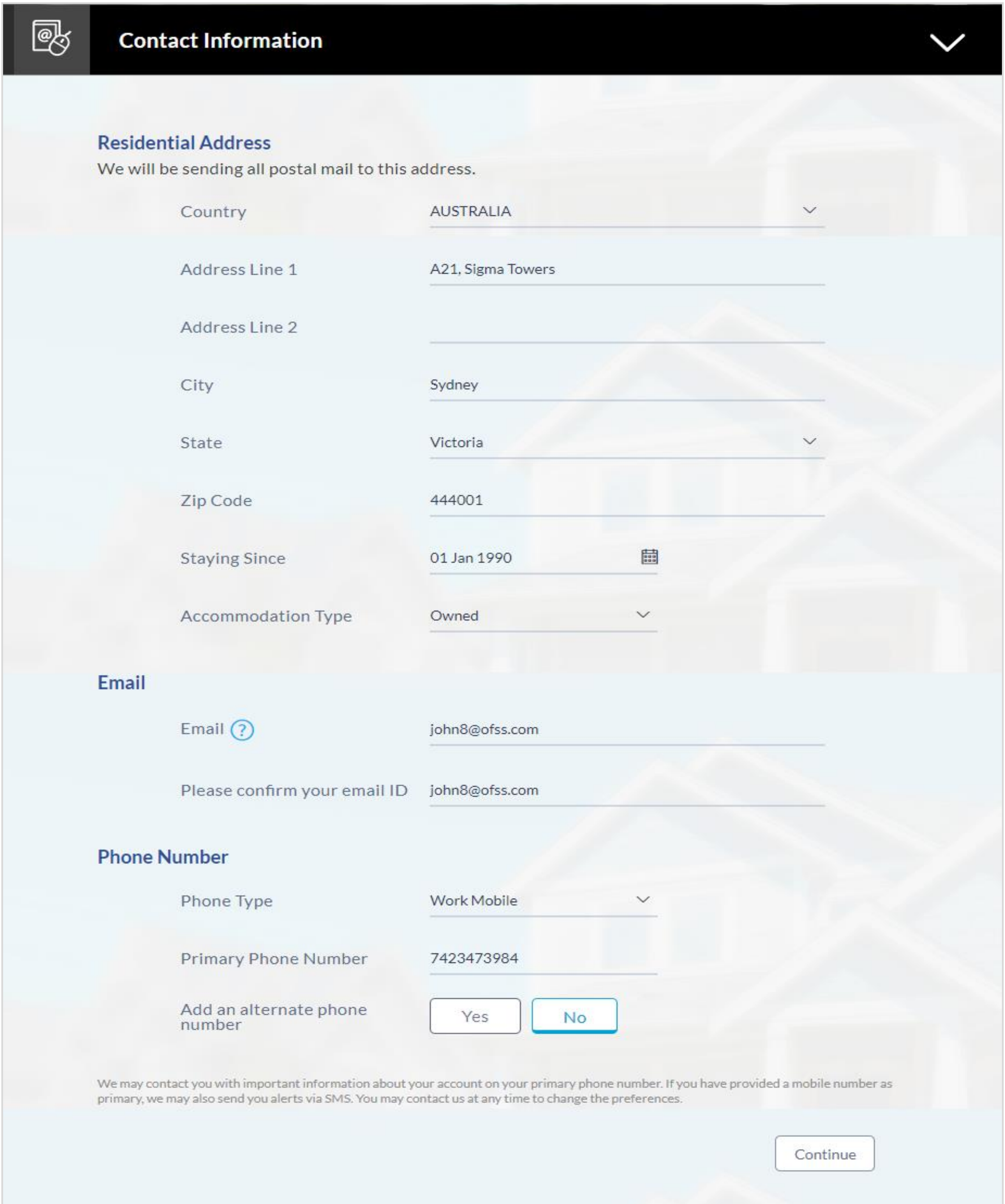
| Field Name | Description |
|---|---|
| **Identity** | |
| **Type of Identification** | The identification document that you want to provide as proof of identity.<br>The identification type could be:<br>• Driving License<br>• Passport<br>• National Identification no<br>• Student ID card<br>• Tax ID individual |
| **ID Number** | Enter Identification number corresponding to the identification type. |
| **Expiration Date** | Enter the date on which your identification document will expire. This date can be found printed on your identification document. The system will validate if the expiration date has passed or if it is a valid date, that is, not one that is too ahead in the future (the number of years will be defined by the bank) and will display an appropriate error message. In this case, you can either modify the expiration date or select a different ID to submit as proof of identity, one that has a valid expiration date. |

- Click **Continue** to save the identification information. The **Contact Information** section is displayed.

## 3.10 Contact Information

In the contact information section enter the contact details including your email address, phone number and current residential address.
You will be required to enter details of your previous residence if you have stayed at your current residence for less than the amount of time required. This amount of time is defined by the bank in terms of years.

**Contact Information (Current and Previous Residential Address)**



**Field Description**

| Field Name | Description |
|---|---|
| **Residential Address** | |
| **Country** | Enter the country name in which you reside. |
| **Address Line 1-2** | Enter your Address details. |
| **City** | Enter the name of the city in which you reside. |
| **State** | Select the state from the list. |
| **Zip Code** | Enter your Zip code. |
| **Staying Since** | Date since which you have been residing at the current address. If you identify a date that is less than the minimum amount of time required for you to have resided in the current residence, the system will display fields in which you can specify your previous residence address. |
| **Accommodation Type** | The type of accommodation in which you reside.<br>The accommodation types are:<br>• Company Provided<br>• Inherited<br>• Leased<br>• Owned<br>• Parental<br>• Rented<br>• Others |
| **Previous Residential Address** | |
| **Country** | Select the country where you resided previously. |
| **Address Line 1-2** | Enter address details of your previous residence. |
| **City** | The city in which you resided previously. |
| **State** | The state in which you resided previously. |
| **Zip Code** | Enter the zip code where you resided previously. |

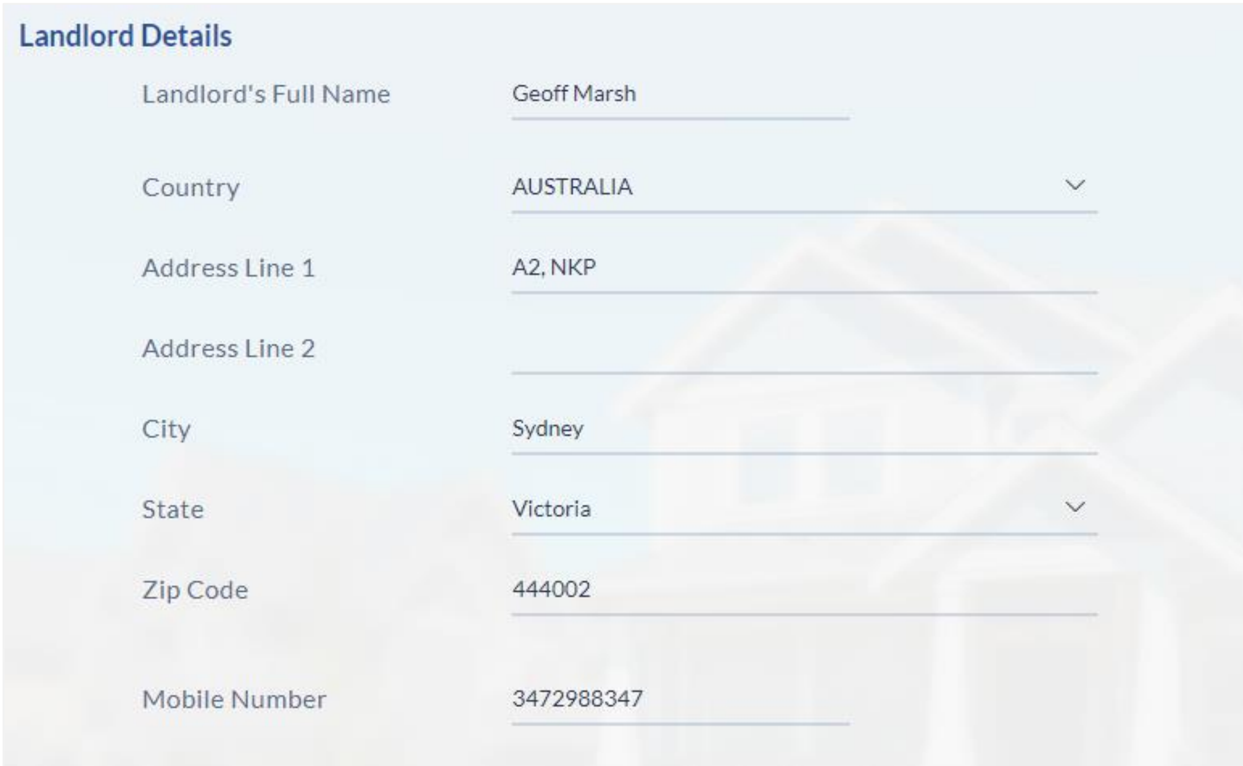
| Field Name | Description |
|---|---|
| **Accommodation Type** | The type of accommodation in which you resided previously.<br>The accommodation types are:<br>• Company Provided<br>• Inherited<br>• Leased<br>• Owned<br>• Parental<br>• Rented<br>• Others |
| **Email** | |
| **Email** | Enter your email address. |
| **Please confirm your email ID** | Re-enter your email ID to confirm the same. |
| **Phone Number** | |
| **Phone Type** | Select the phone number type that you want to define as primary contact number.<br>The options are:<br>• Personal Mobile<br>• Work Mobile<br>• Home Phone<br>• Work Phone |
| **Primary Phone Number** | Enter your phone number corresponding to the selected phone type. |
| **Add an alternate phone number** | You can select **Yes** if you want to add an alternate phone number. It is not mandatory to add an alternate phone number. |

| Field Name | Description |
|---|---|
| **Phone Type** | Type of phone number that is being added as an alternate number.<br>The options are:<br>• Personal Mobile<br>• Work Mobile<br>• Home Phone<br>• Work Phone<br>This field is displayed if you select **Yes** in the **Add an alternate phone number** field. |
| **Alternate Phone Number** | Alternate phone other than primary phone number.<br>Phone number corresponding to the selected alternate phone type. |
| **Default as that of Primary Applicant** | Indicates whether address details of co-applicant is same as primary applicant.<br>This field appears if you **Yes** in the **Is there a co-applicant** field in the loan requirement screen. |

## 3.11 Landlord Information

The section appears if you select '**Rented'** or **'Leased'** option in the **Accommodation Type** list.

**Contact Information (Landlord Details)**



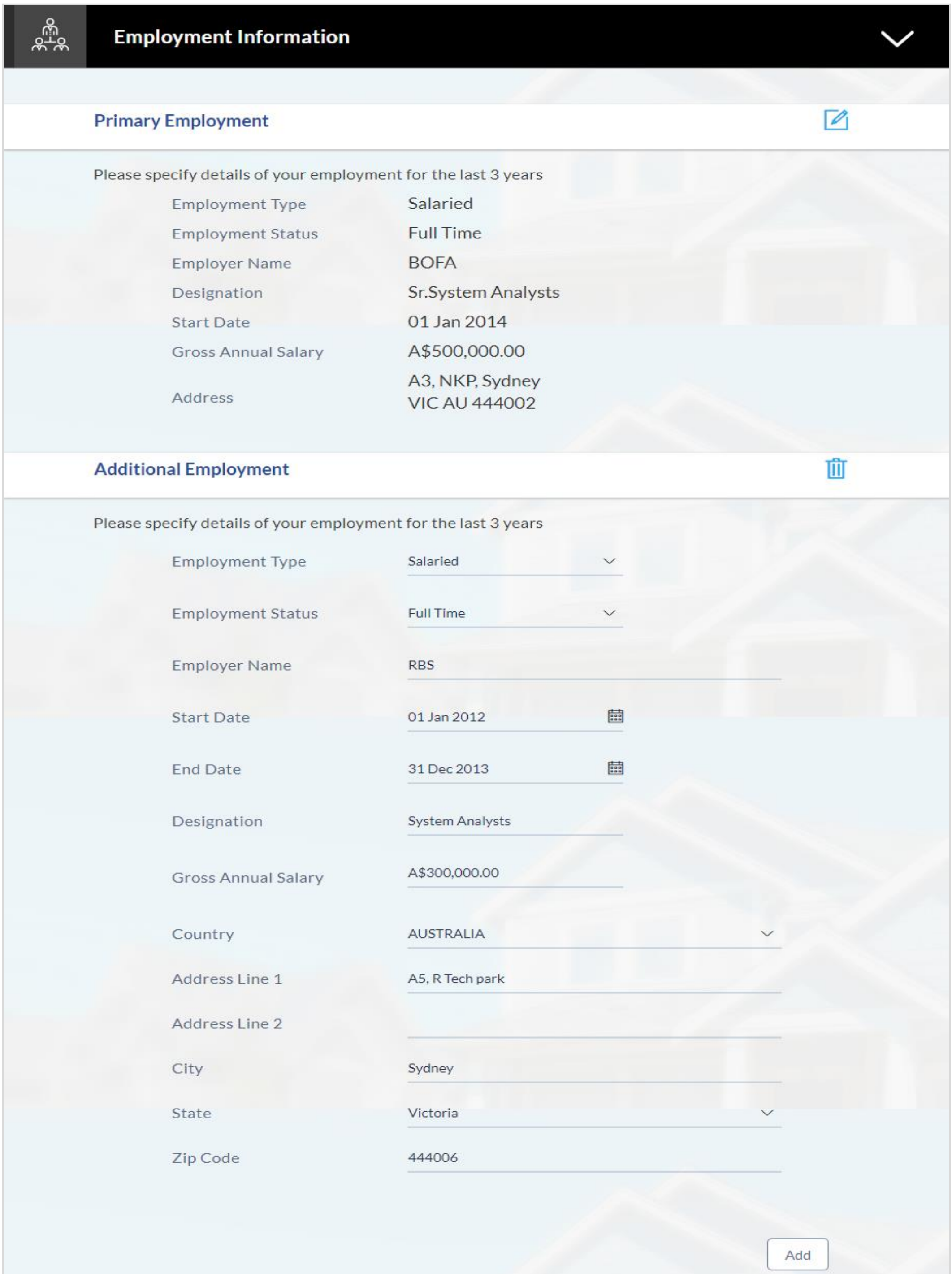

**Field Description**

| Field Name | Description |
|---|---|
| **Landlord's Full Name** | Specify full name of the landlord. |
| **Country** | Select the country name where the landlord resides. |
| **Address Line 1-2** | Specify address details of the landlord. |
| **City** | Specify the city name where the landlord resides. |
| **State** | Select the state name where the landlord resides. |
| **Zip Code** | Specify the zip code where the landlord resides. |
| **Mobile Number** | Specify the mobile number of the landlord. |

- Click **Continue** to save the contact information. The **Employment Information** section is displayed.

## 3.12 Employment Information

In this section enter details of your employment over a defined period starting with your current primary employment. The details required are type of employment, employment status, date on which specific employment was started and if you are salaried or self-employed, the company or employer name. If the amount of time at which you have been employed in your current employment is less than the required amount, the system will display fields in which you can enter details of previous employment.

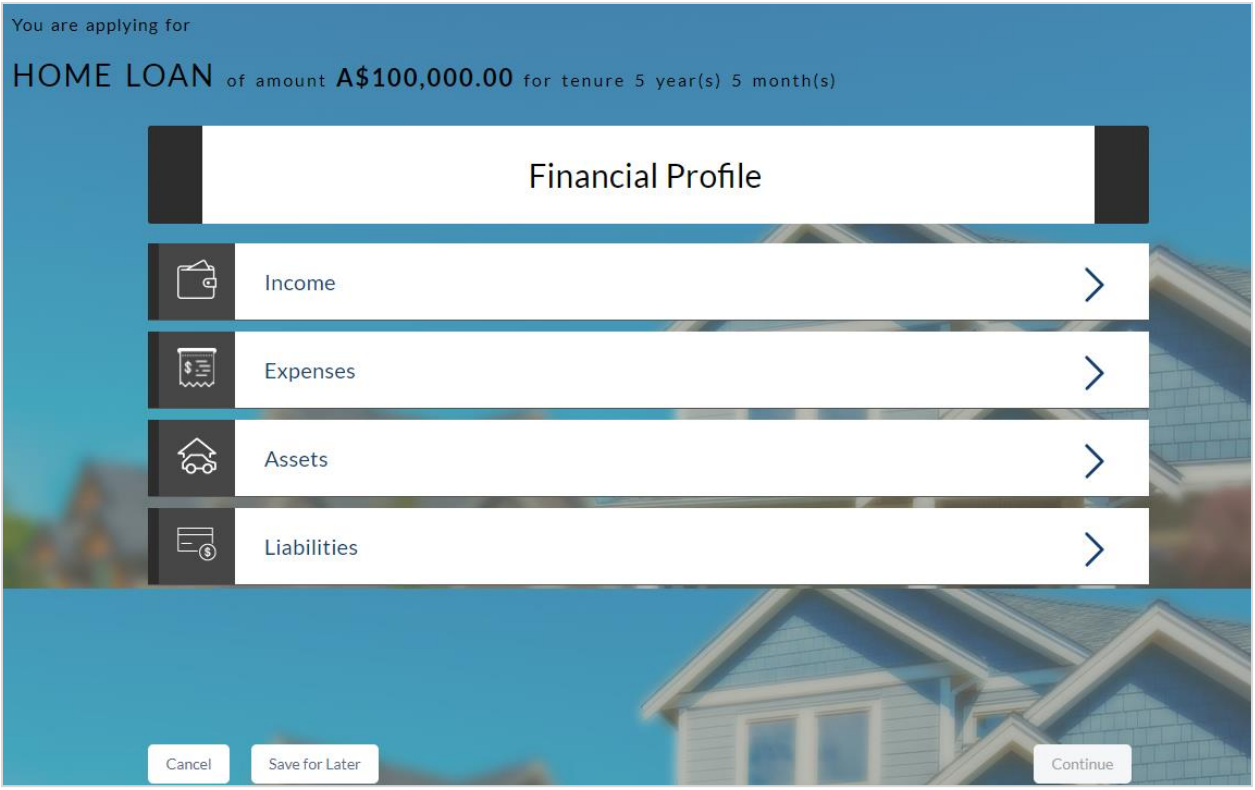


**Field Description**

| Field Name | Description |
|---|---|
| **Employment Type** | The type of your current primary employment<br>The types are:<br>• Salaried<br>• Self Employed<br>• Others |
| **Employment Status** | The status of your employment. The options in this field will depend on your selection as employment type.<br>The options are:<br>• Part Time<br>• Full Time |
| **Employer Name** | The name of the company or firm in which you are employed. |
| **Start Date** | Enter the date on which you started at current employment |
| **Designation** | Enter your designation with the current employer. |
| **Gross Annual Salary** | Enter your gross annual salary with the current employer. |
| **Country** | Select the country in which you are currently employed. |
| **Address Line 1-2** | Enter your employer's address. |
| **City** | Enter the city in which you are currently employed. |
| **State** | Select the state name where you are currently employed. |
| **Zip Code** | Specify the zip code of the location where you are currently employed. |

- Click **Add** to update the employment information.
  OR
  Click  to edit the employment information.
- Click  to add more than one employment information.
  OR
- Click **Continue** to proceed with the application process
- The **Financial Profile** screen appears, with **Income**, **Expense**, **Asset**, and **Liability** sections

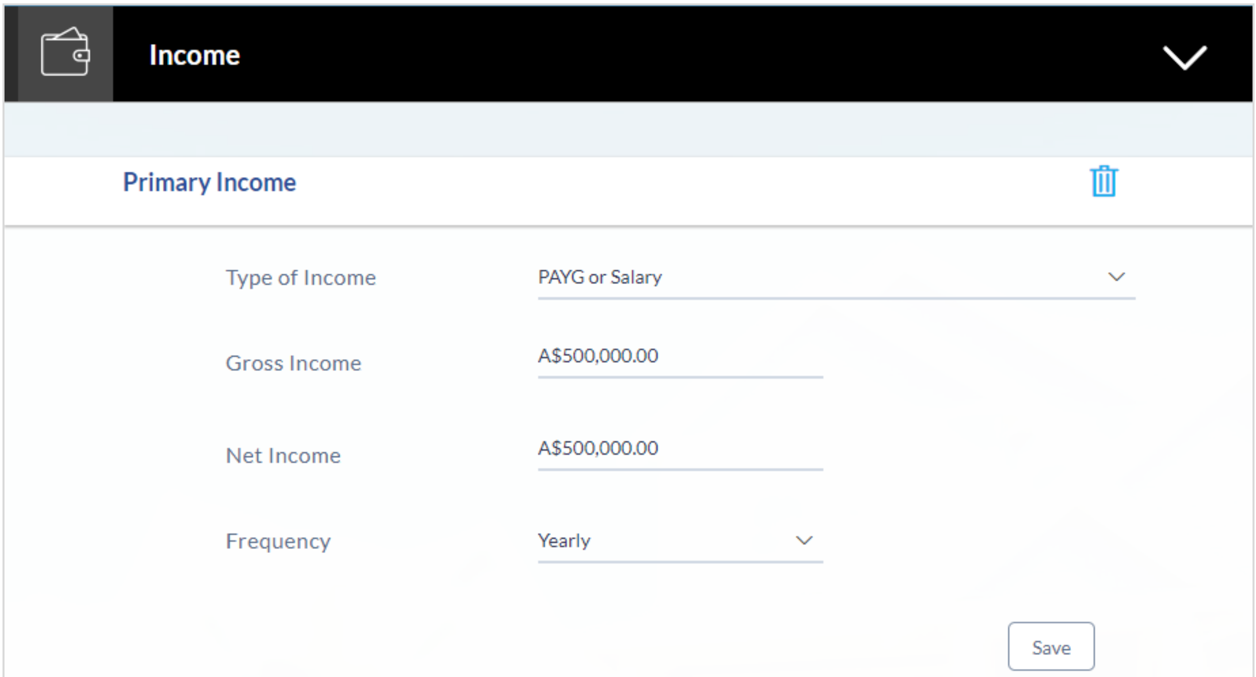
## 3.13 Financial Profile




- Enter the appropriate details in the relevant sections.

### 3.13.1 Income Information

In this section enter details of all income that you want to be considered for loan repayment. You can add multiple records of income up to a defined limit. Click the icon to add additional income records and the icon against a specific record to delete it.




**Field Description**

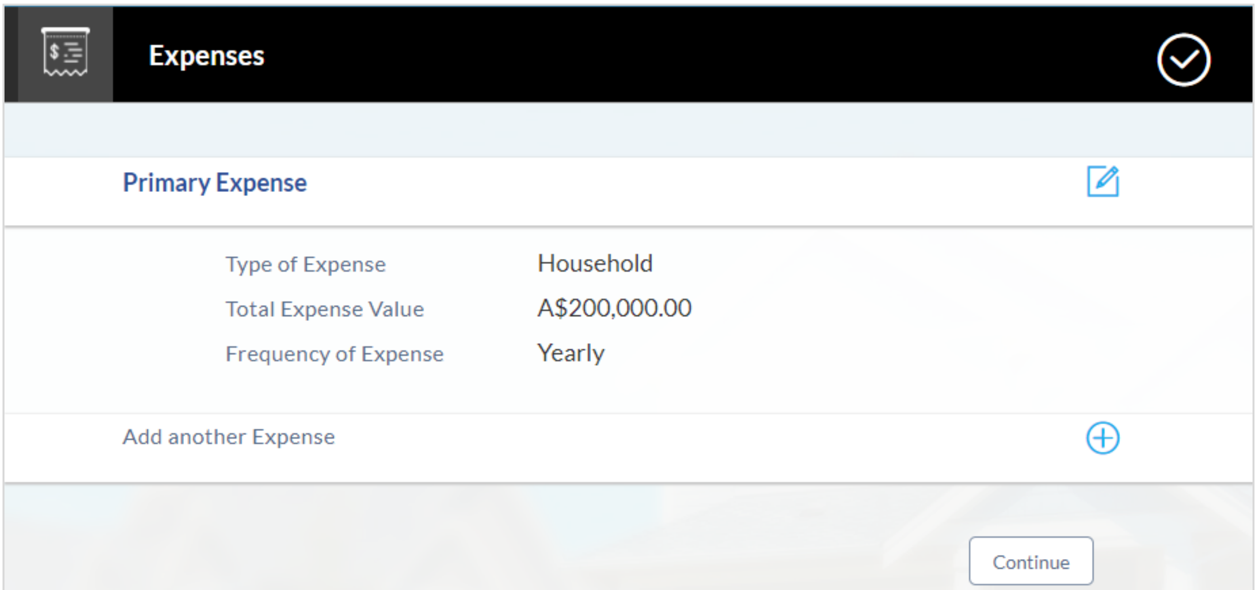
| Field Name | Description |
|---|---|
| **Primary Income** | |
| **Income Type** | The source of your primary income. Examples of source of income can be rental income, salary, and so on. |
| **Gross Income** | Gross amount of income earned. |
| **Net Income** | Net amount of income. The net income field will be defaulted with the gross income amount entered and can be changed |
| **Frequency** | The frequency at which you earn the particular income. Examples of income frequency can be Monthly, Yearly and so on. |

- Click **Save** to update the income details.
- Click **Continue** to proceed with the expense details section.

  OR
- Click to add another income record

### 3.13.2 Expense Information

In this section enter details of all expenses you incur on a regular basis. You can add multiple expense records up to a defined limit. Click the icon to add additional expense records and the icon against a specific record to delete it




**Field Description**

| Field Name | Description |
|---|---|
| **Primary Expense** | |
| **Type of Expense** | The type of expense. Example - household, school fees, and so on. |
| **Total Expense Value** | The total value of expenditure against the specific type identified. |
| **Frequency of Expense** | The frequency at which you incur the specific expense.<br>By default the value Monthly will be selected and can be changed. |

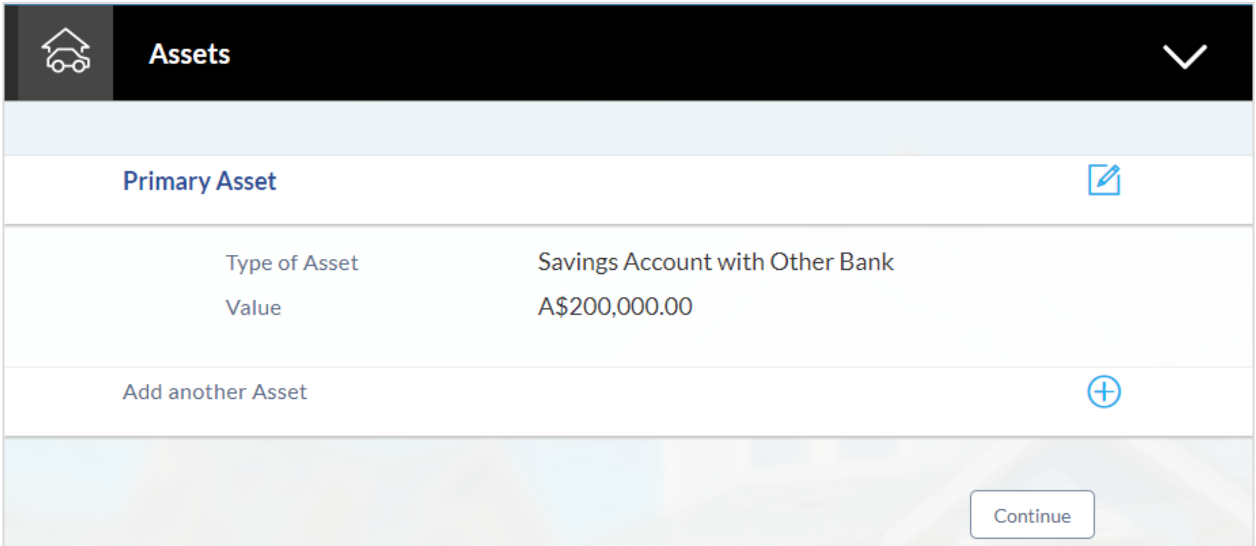
- Click **Save** to update the expense details.
- Click **Continue** to proceed with the asset details section.

  OR

  Click to add another expense record.

### 3.13.3 Asset Information:

In this section enter details of all assets owned by you. You can add multiple asset records up to a defined limit. Click the ⊕ icon to add additional asset records and the 🗑 icon against a specific record to delete it




**Field Description**

| Field Name | Description |
|---|---|
| **Primary Assets** | |
| **Type of Asset** | Type of asset owned by you. Examples of assets are – Home, Savings account with bank, and so on. |
| **Value** | The market value of the asset. |

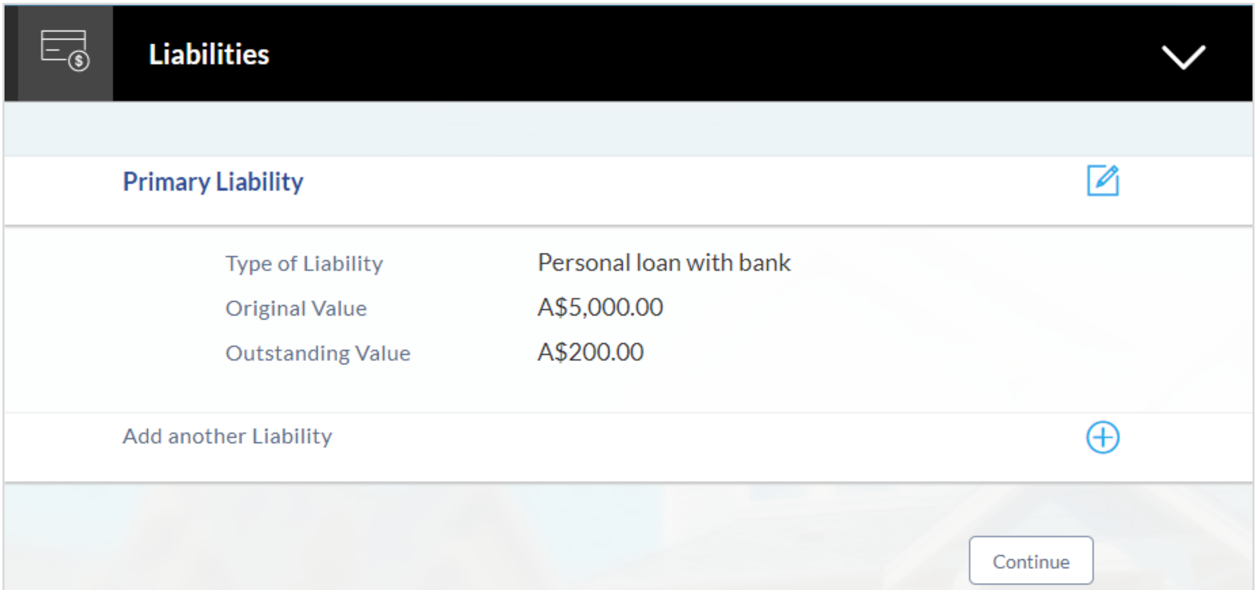
- Click **Save**.
- Click **Continue** to proceed with the liability details section.

  OR
- Click ⊕ to add another asset record

### 3.13.4 Liability Information

In this section, enter details of all your liabilities. You can add multiple records up to a defined limit.

Click the icon to add additional records and the icon against a specific record to delete it




**Field Description**

| Field Name | Description |
|---|---|
| **Primary Liability** | |
| **Type of Liability** | Select the type of liability you want to define.<br>The liability type could be, home loan, personal loan, credit card, and others. |
| **Original Value** | Identify the original value of the liability. |
| **Outstanding Value ($)** | Enter the current outstanding value of the liability. |

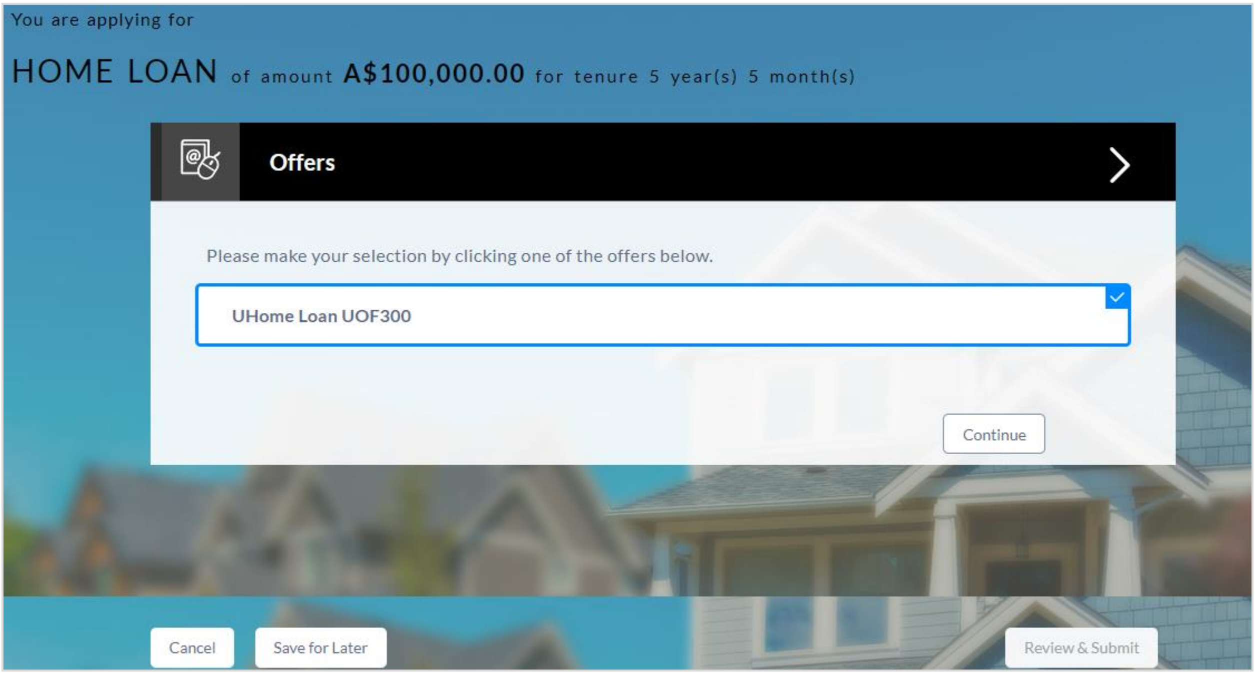
- Click **Save**.

  OR

- Click to add another liability record.
- Once the asset, liability, income, and expense details are entered click **Continue**
- Click **Continue** to proceed with the application process

## 3.14 Offers

This section displays all the product offers applicable to you. You can select any offer that best suits your needs.

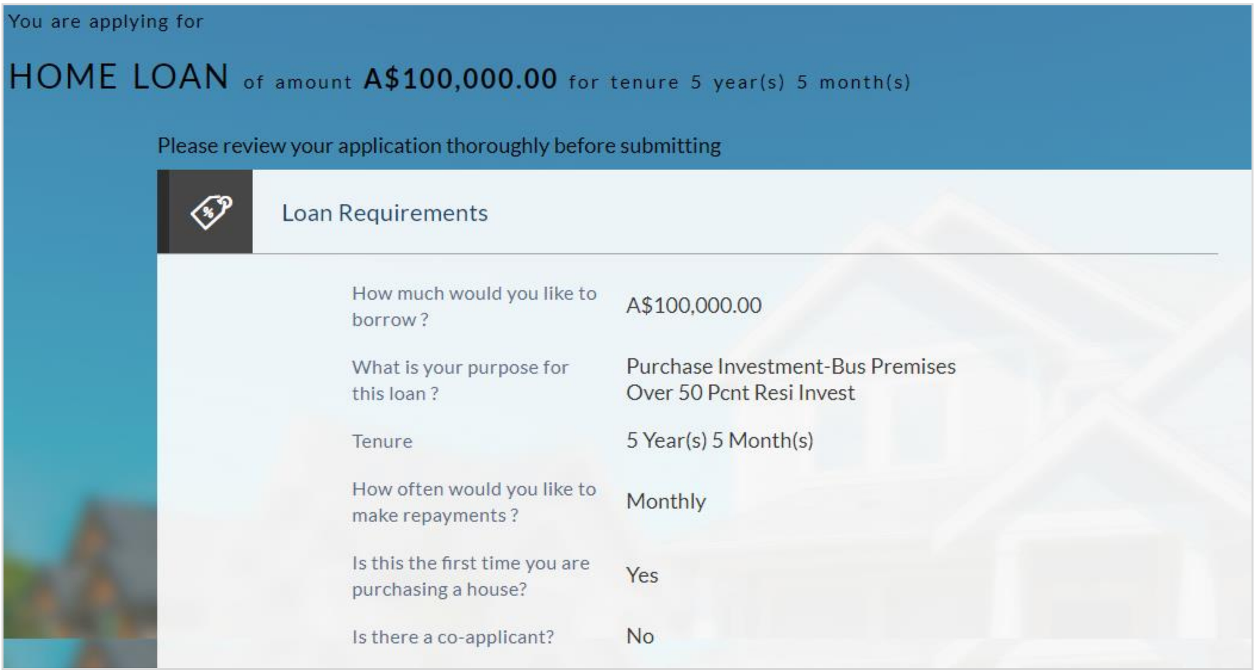



- Select a suitable offer
- Click **Continue**.
- Click **Review and Submit**. The review screen is displayed.

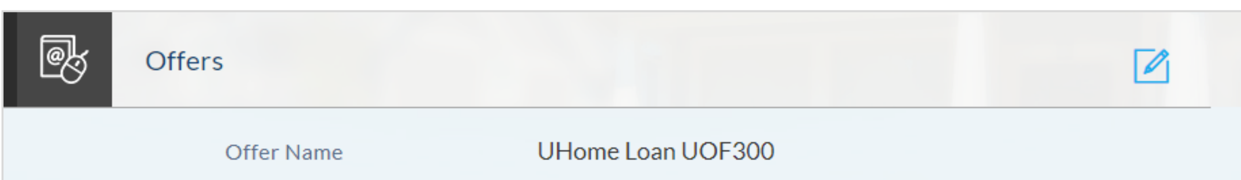
## 3.15 Review and Submit

It will display all the information you have entered in the application. You can verify that all the information provided by you is correct and make any changes if required

**Loan Requirement**

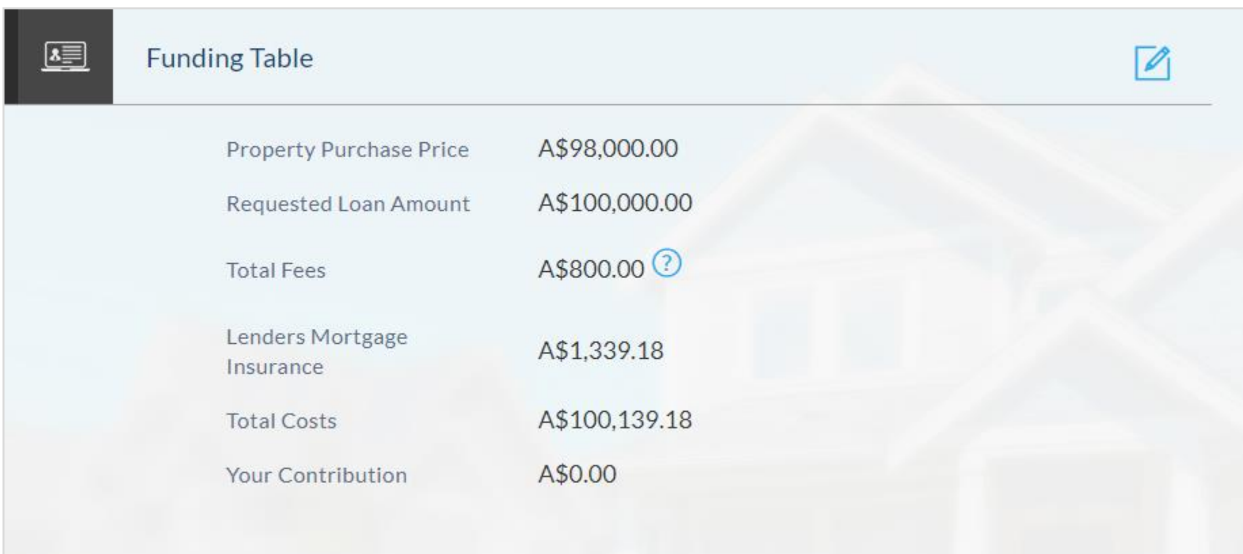



**Offers**



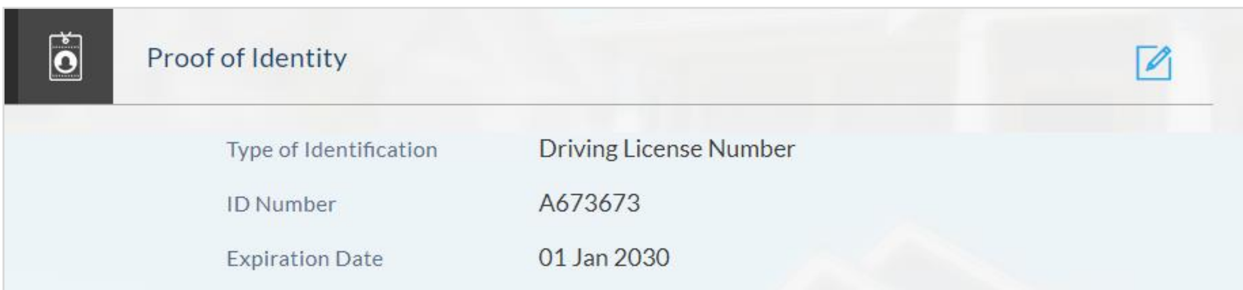
### Property Information


### Funding Table



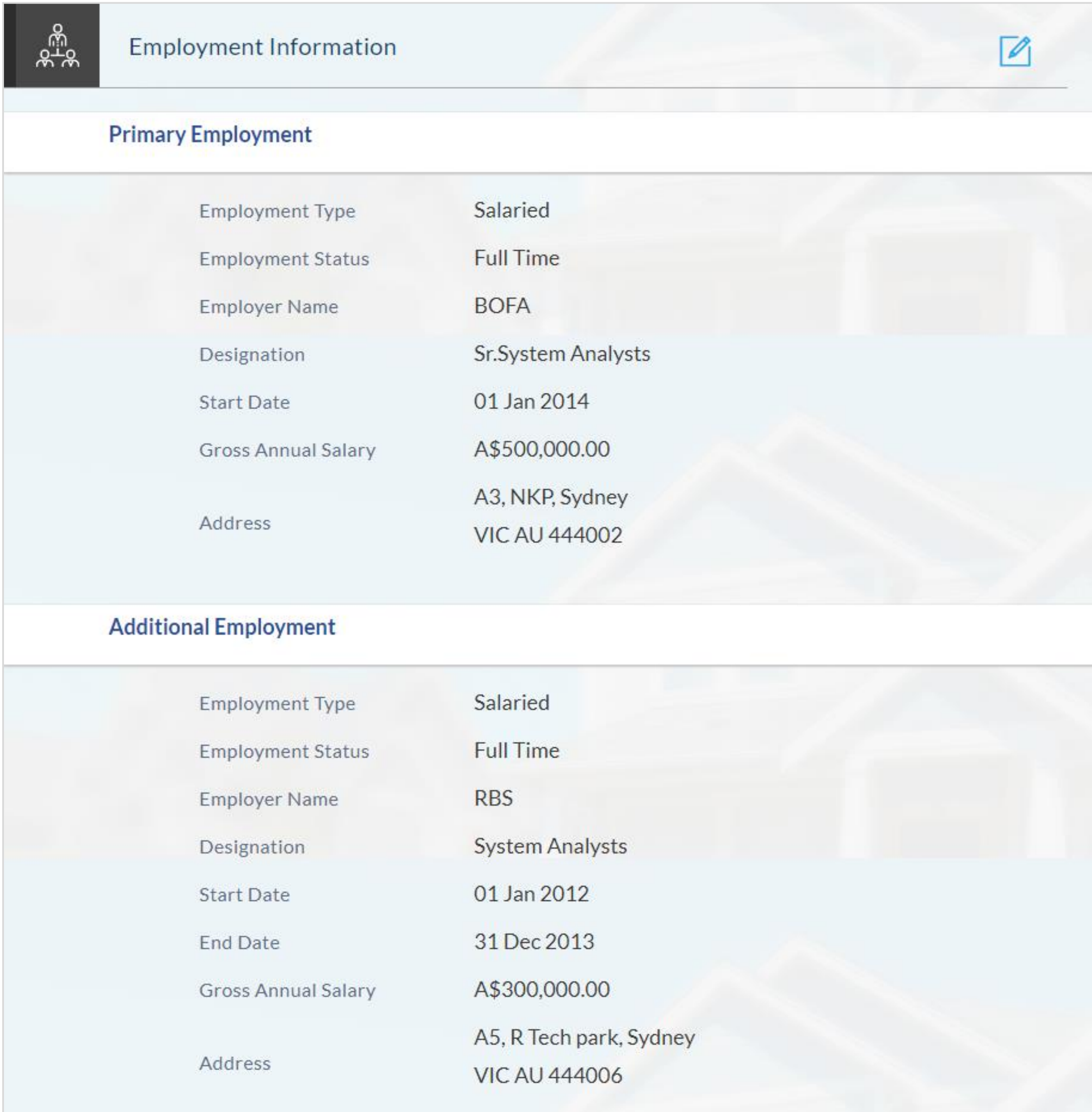
**Primary Information**


**Proof of Identity**



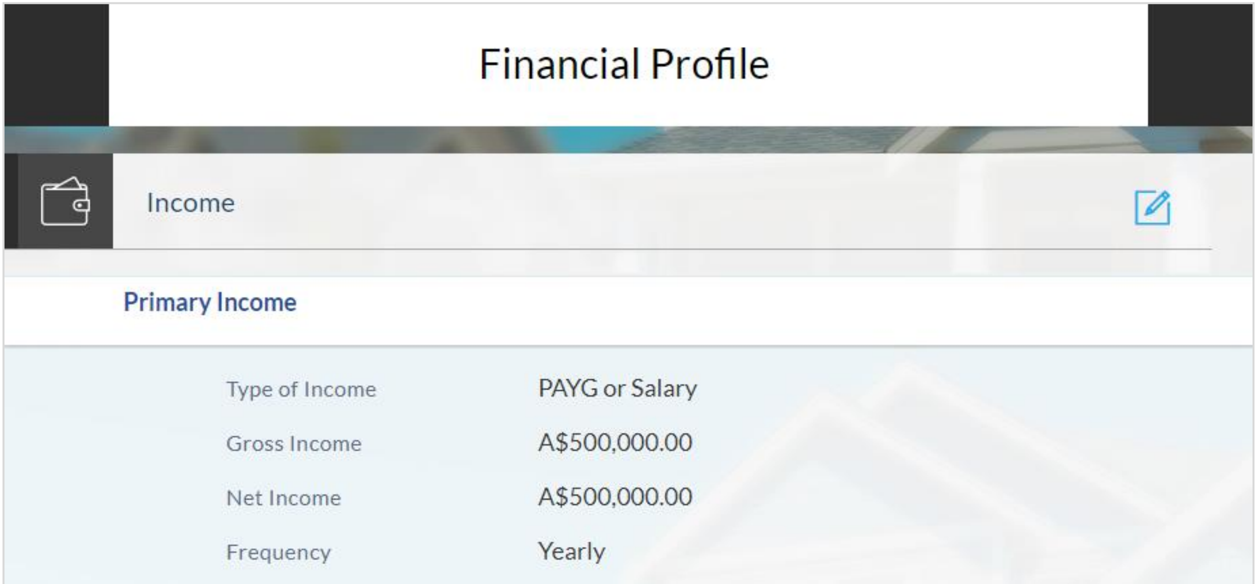

**Contact Information**

**Employment Information**



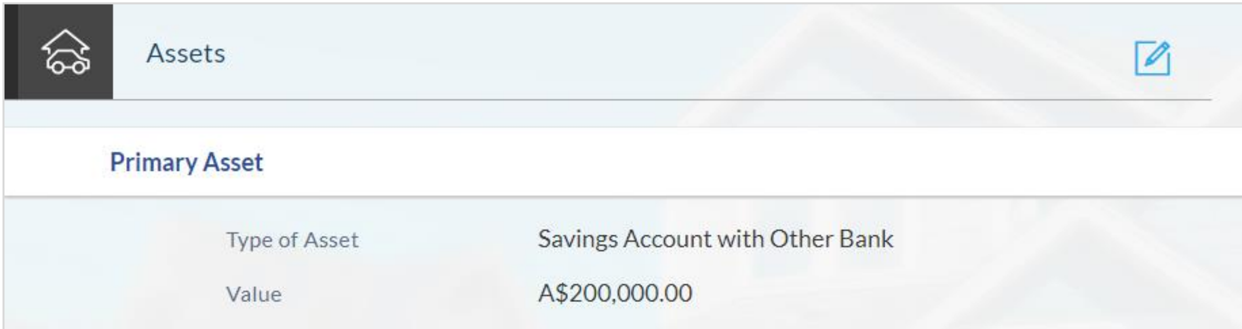
**Financial Profile**

**Income**

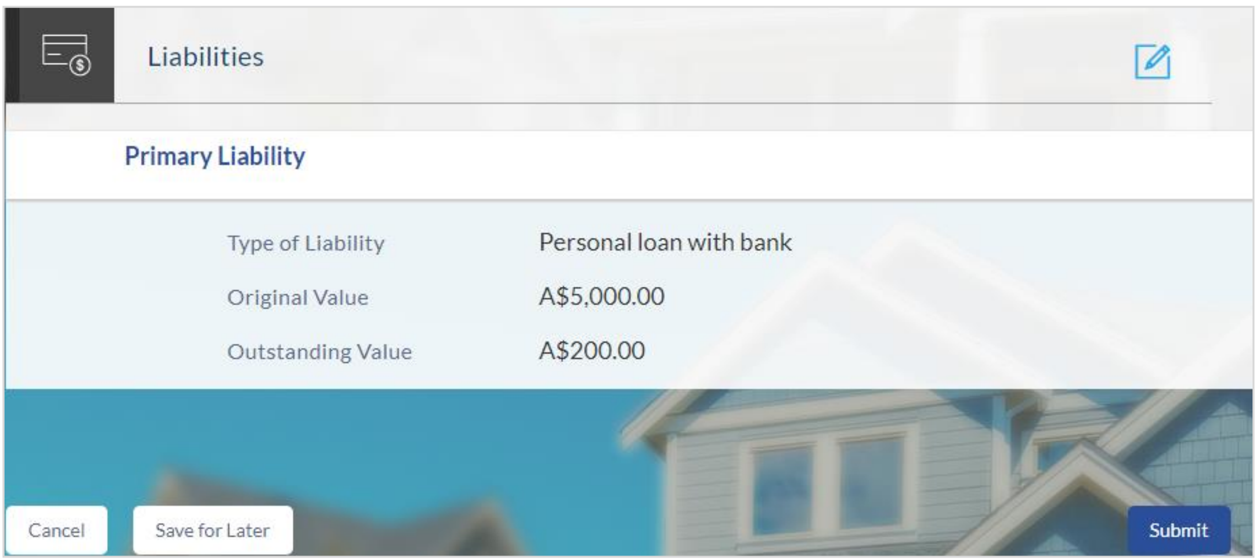



**Expenses**

**Assets**



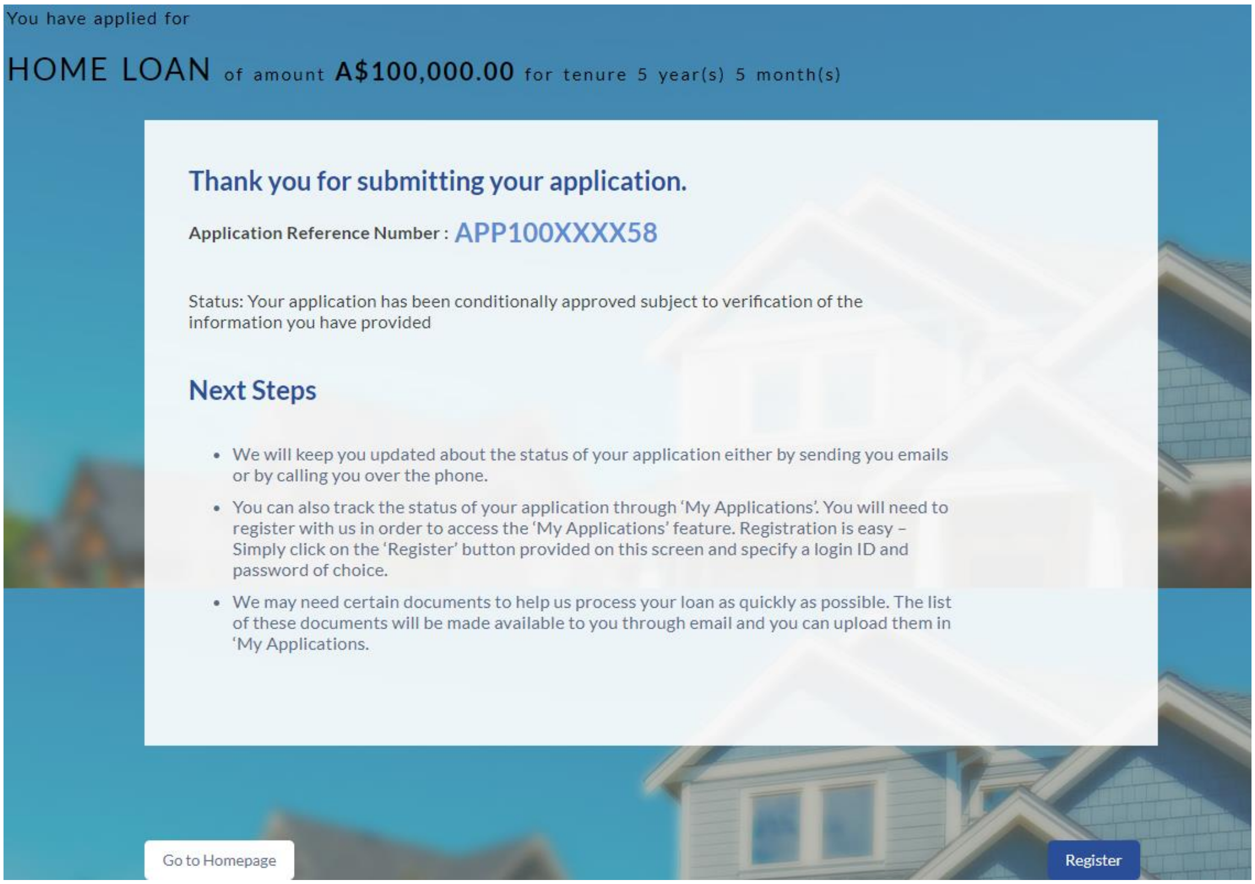

**Liabilities**




- Click against any section if you wish to edit any information that is part of that section.
- Once the details are edited click **Continue**.
- The review and submit screen appears. Click **Submit**.
- The screen confirming application submission will be displayed which will contain the application reference number, decision outcome and any additional steps that might need to be undertaken by you or the bank.

## 3.16 Submitted Application Confirmation

The confirmation page is displayed once you have submitted your application. This page displays the current status of the application along with details of any further steps that might be required to be taken. The application reference number, by which you can track the status of your application, is also displayed on this page. Additionally, the options to register (if you are a new customer and have not yet registered with the bank) and to track the application are also provided on this page

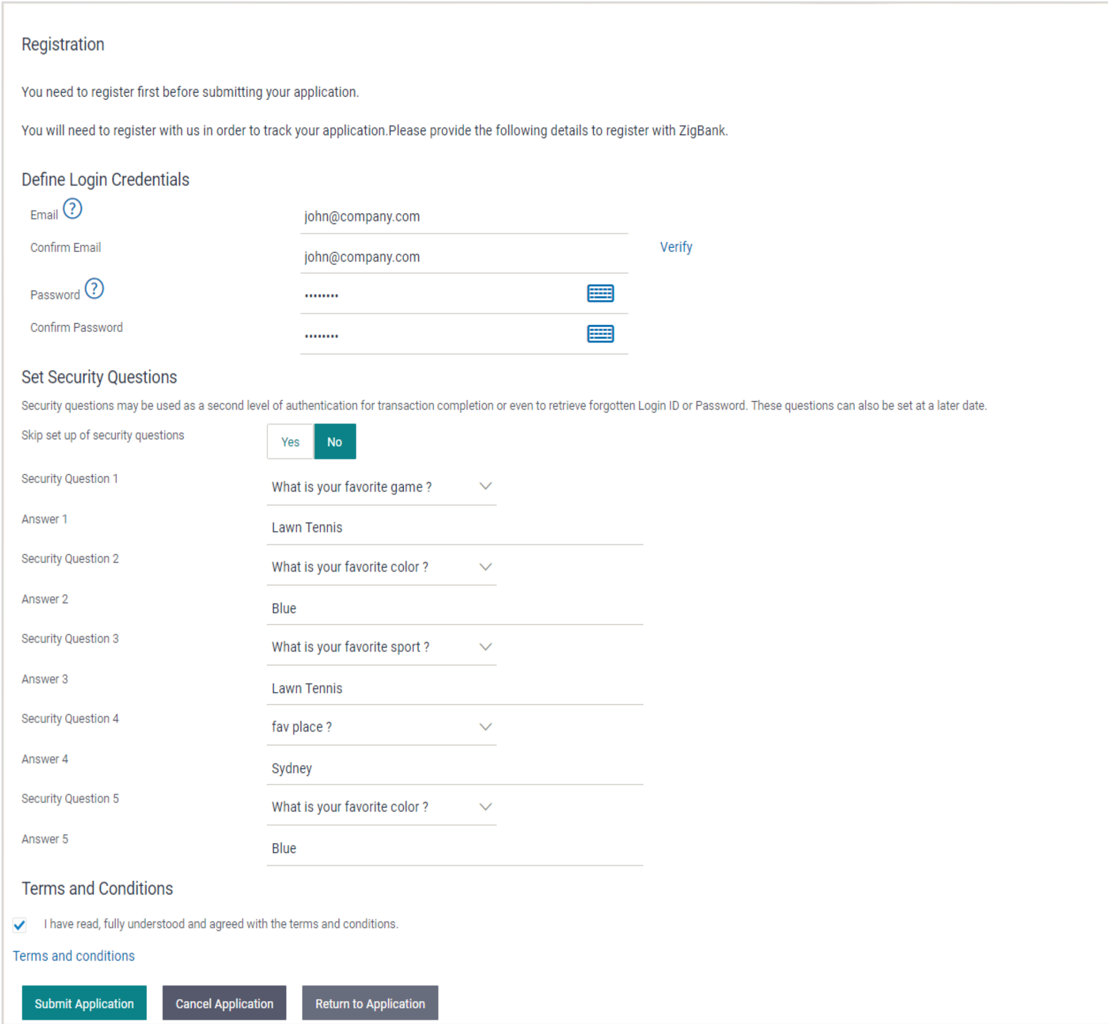



- If you are not a registered channel user, you will have an option to register yourself for channel access. Click **Register**

  OR

- Click **Go to Homepage** to navigate to the product showcase
- Click **Track your Application** to track your submitted application. For more information on the application tracker view the **Application Tracker** section in this document

## 3.17 Register User




**Field Description**

| Field Name | Description |
|---|---|
| **Define Login Credentials** | |
| **Email** | Enter the email ID with which you would like to register. |
| **Confirm Email** | To confirm the email ID, re-enter the email ID entered in the **Email** field. |
| **Verify** | Click on this link to verify the email ID entered. A unique security code will be sent to the email address defined and a pop up window will be opened in which you can verify the email ID by entering the security code in the specified field. |

| | |
|---|---|
| **Password** | Enter a password to be used for the purpose of registration. You will be required to enter this password when you login to the system in the future. |
| **Confirm Password** | To confirm the password re-enter the password entered in the **Password** field. |
| **Set Security Questions** | |
| **Skip set up of security questions?** | Through this option, you can opt to skip setting up security questions at the time or registration.<br>The options are:<br>• Yes<br>• No<br>By default the option **No** will be selected and the security question and answer fields will be displayed. If you select the option **Yes**, identifying that you wish to skip set up of security questions, the security question and answer fields will be disabled and hidden. |
| **Security Question** | Select a question to be assigned as a security question.<br>The security questions will be numbered, e.g. Security Question 1, Security Question 2 and so on. The number of security questions and answers available will be dependent on the number configured by the bank administrator. |
| **Answer** | Specify an answer for the selected security question.<br>The fields in which you can specify answers to selected security questions will be displayed below each security question and will be numbered, e.g. Answer 1, Answer 2 and so on. |
| **Terms and Conditions** | |
| **I have read, fully understood and agreed with the terms and conditions** | Select this checkbox to acknowledge agreement to the terms and conditions of registration for online banking access. |
| **Terms and Conditions Link** | Click this link to view the terms and conditions. |

**To register:**

- In the **Email** field, enter the email address.
- To confirm enter the email ID in the **Confirm Email** field.
- Click the **Verify** link to verify the entered email address.

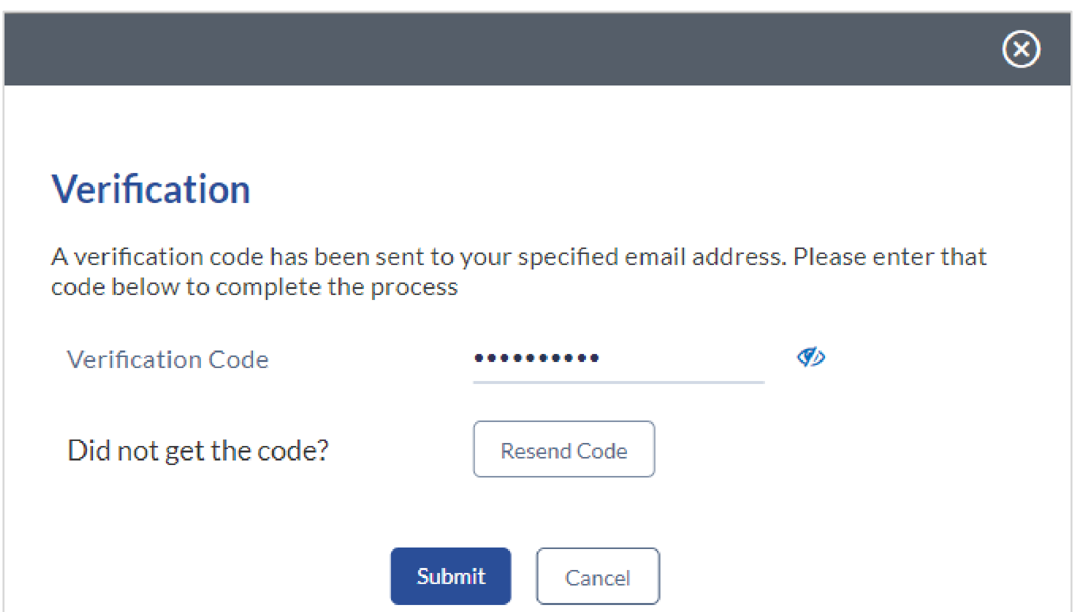
a. In the **Verification Code** field, enter the verification code sent on the defined email ID.

b. Click **Resend Code**, if the code is not received.

c. Click **Submit**. The successful email verification message is displayed.

- In the **Password** field, enter the password required for login.
- To confirm enter the password in the **Confirm Password** field.
- From the security questions list, select a question to be added in your security question set.
- In the answer field, enter an answer for the selected security question.
- If you do not want to set security questions currently, select the option **Yes** against the **Skip set up of security questions** field.
- Click the **Terms and Conditions** link to view the terms and conditions.
- Select the **Terms and Conditions** check box to acknowledge agreement to the terms and conditions.
- Click **Register/Submit Application** to register. The button to register will be termed **Register** if registration is non mandatory and the user has navigated to the registration screen from the confirm screen. If registration is mandatory, this screen will be displayed once the user has filled out the application form and is proceeding to submit it, hence the button will be **Submit Application**.
  OR
  Click **Cancel Application** to cancel the application.
  OR
  Click **Return to Application**.

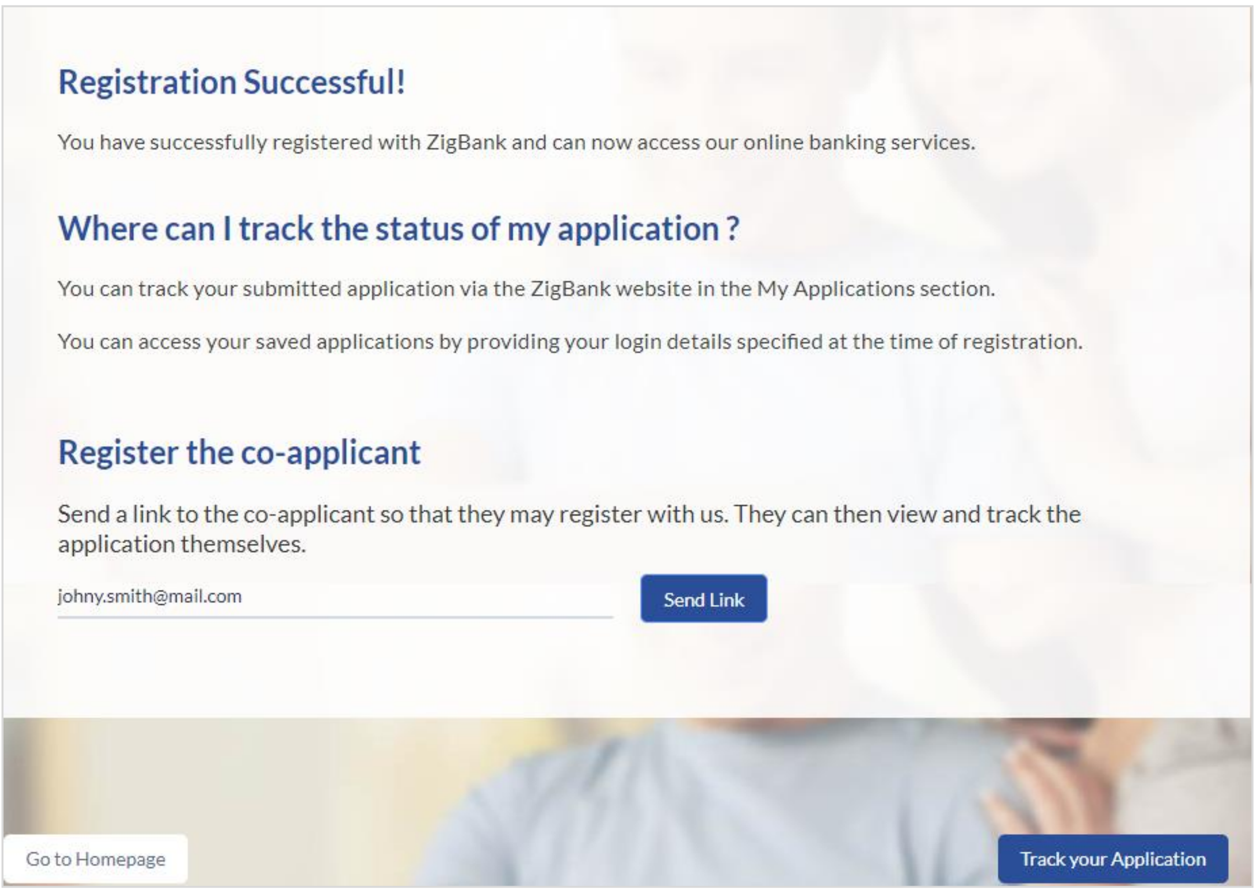
**Verification**



| Field Name | Description |
|---|---|
| **Verification Code** | Enter the security code sent to the email ID you have defined in the registration screen. |

- Click **Submit** to submit the verification code. On successful verification, a message stating that verification has been completed successfully will be displayed.
  OR
  Click **Resend Code** if you wish for the system to send you a different security code.
  OR
  Click **Cancel** to close the screen and return to the registration screen.

**Register Applicant Confirmation**




**Field Description**

| Field Name | Description |
|---|---|
| **Email** | Specify the email ID of the co-applicant for registration. This field will be displayed only if the co-applicant involved in the application is not registered with the bank. |

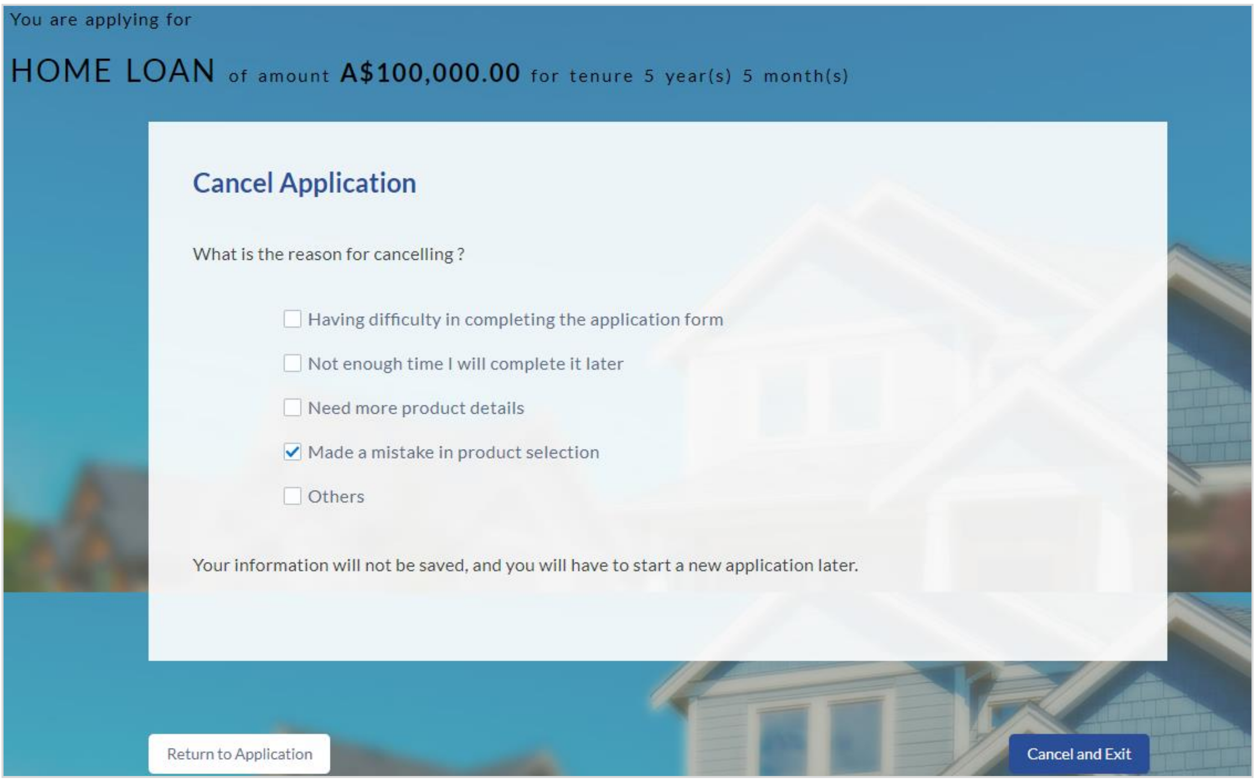
- Click **Send Link** to send the registration link to the co-applicant.
  OR
  Click **Track Application** to navigate to the application tracker and view the application status.
  OR
  Click **Go to Homepage** to navigate to the product showcase.

## 3.18 Cancel an Application

The option to cancel is provided throughout the application and you can opt to cancel the application at any step.

**To cancel an application:**

- Click **Cancel**. The cancel application screen is displayed. You will be able to select a reason for which you are cancelling the application.
- Click **Cancel and Exit**. The application is cancelled



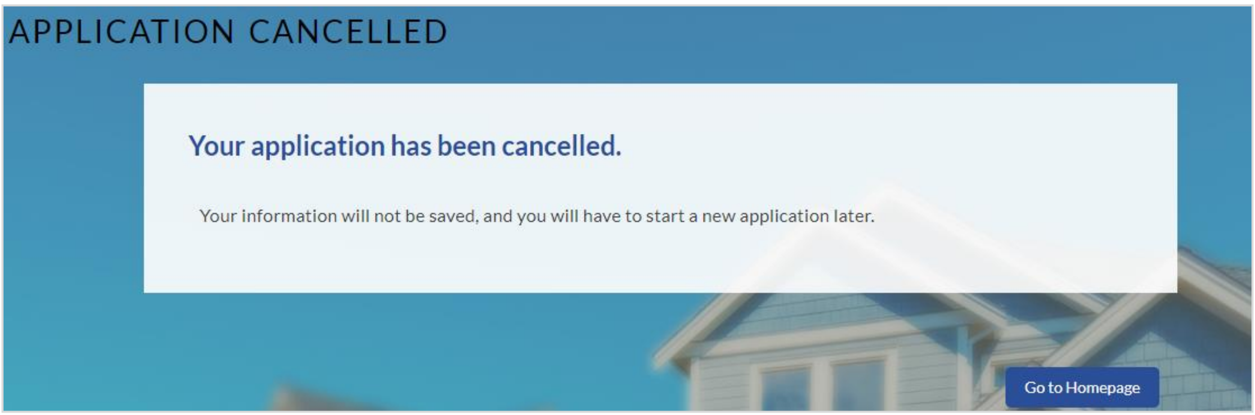

**Field Description**

| Field Name | Description |
|---|---|
| **Reason for Cancelling** | Indicate the reason for which you are cancelling the application. This is an optional step.<br>The cancellation reason could be:<br>• Difficulty in completing the form<br>• Insufficient time<br>• Need more product details<br>• Incorrect product selection<br>• Others |

| Field Name | Description |
|---|---|
| **Please Specify** | This field is displayed if you have selected the option **Others** as **Reason for Cancelling**.<br>Specify the reason for which you are cancelling the application |

- Select the appropriate reason for cancelling the application.
- Click **Cancel and Exit** to cancel and exit the application. Application has been cancelled message is displayed.
  OR
  Click **Return to Application** to view the loan application.

**Application Cancelled**




- Click **Go to Homepage** to navigate to the product showcase screen.

## 3.19 Save for Later

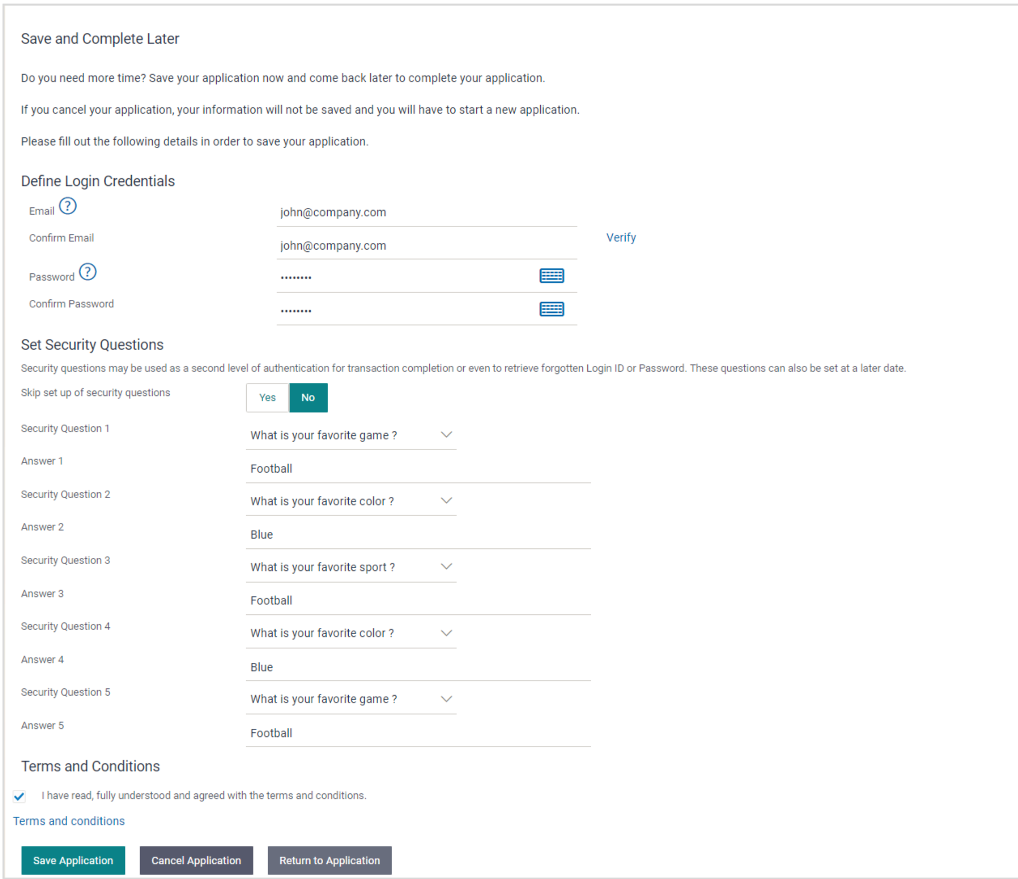
There are two scenarios in this case

- If the applicant is a registered user and he/she is already logged in then the applicant will get a confirmation page indicating submission saved successfully.
- If the applicant is a new user, that is, one who is not registered for channel access, then he/she will be required to register while saving the application. The following steps are involved in the process of saving an application in this scenario.

  All saved applications will be available in the application tracker under the In Draft tab. You can select any application to resume the application submission process

**To save an application:**

- Click **Save for Later**. The **Save and Complete Later** screen is displayed.




## Field Description

| Field Name | Description |
|---|---|
| **Email** | Enter the email ID with which you would like to register |
| **Confirm Email** | To confirm the email ID re-enter the email ID entered in the **Email** field. |
| **Verify** | Click on this link to verify the email ID entered. A unique security code will be sent to the email address defined and a pop up window will be opened in which you can verify the email ID by entering the security code in the specified field.<br>Refer the **Verify** sub section under section **Register User** for further information on verification. |

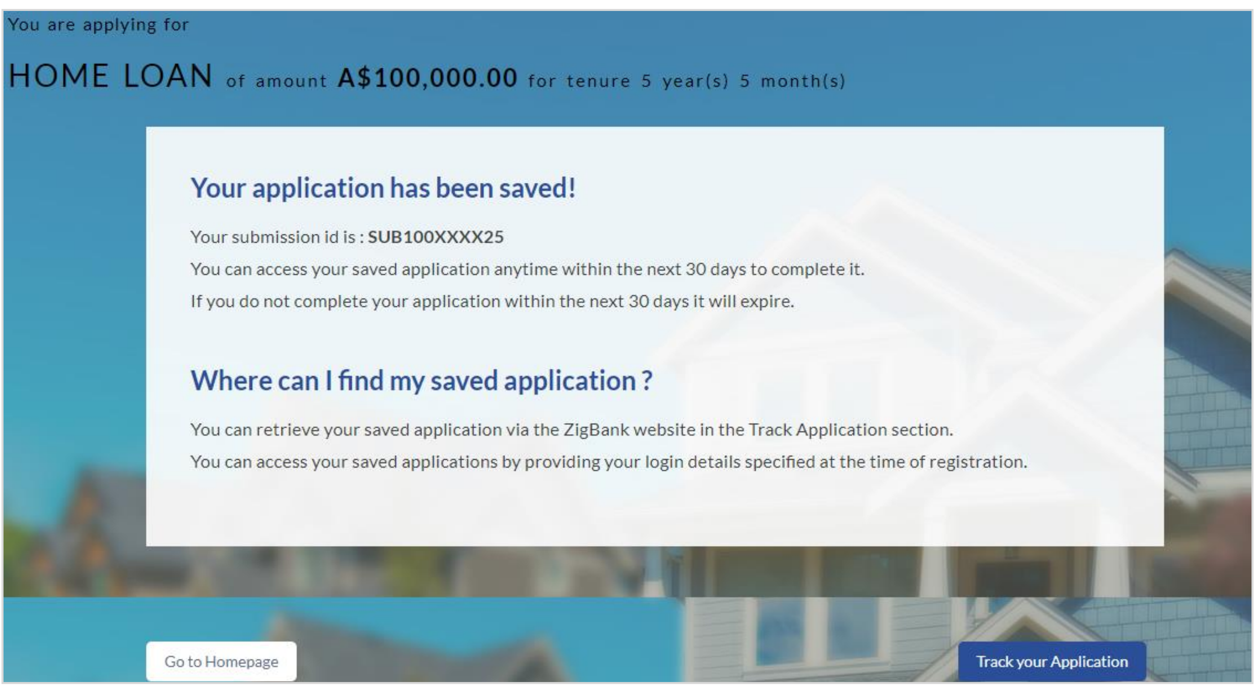
| Field Name | Description |
|---|---|
| **Password** | Enter a password to be used for the purpose of registration. You will be required to enter this password when you login to the system in the future. |
| **Confirm Password** | To confirm the password re-enter the password entered in the **Password** field. |
| **Set Security Questions** | |
| **Skip set up of security questions?** | Through this option, you can opt to skip setting up security questions at the time or registration.<br>The options are:<br>• Yes<br>• No<br>By default the option **No** will be selected and the security question and answer fields will be displayed. If you select the option **Yes**, identifying that you wish to skip set up of security questions, the security question and answer fields will be disabled and hidden. |
| **Security Question** | Select a question to be assigned as a security question.<br>The security questions will be numbered, e.g. Security Question 1, Security Question 2 and so on. The number of security questions and answers available will be dependent on the number configured by the bank administrator. |
| **Answer** | Specify an answer for the selected security question.<br>The fields in which you can specify answers to selected security questions will be displayed below each security question and will be numbered, e.g. Answer 1, Answer 2 and so on. |
| **Terms and Conditions** | |
| **I have read, fully understood and agreed with the terms and conditions** | Select this checkbox to acknowledge agreement to the terms and conditions of registration for online banking access. |
| **Terms and Conditions Link** | Click this link to view the terms and conditions. |

The following steps are applicable for cases wherein the applicant is not a registered user:

- In the **Email** field, enter the email address.
- To confirm enter the email ID in the **Confirm Email** field.

- Click the **Verify** link to verify the entered email address.
    a. In the **Verification Code** field, enter the verification code sent on the registered email ID.
    b. Click **Resend Code**, if the code is not received.
    c. Click **Submit**. A message stating that the email ID has been verified successfully is displayed.
- In the **Password** field, enter the password required for login.
- To confirm enter the password in the **Confirm Password** field.
- From the security questions list, select a question to be added in your security question set.
- In the answer field, enter an answer for the selected security question.
- If you do not want to set security questions currently, select the option **Yes** against the **Skip set up of security questions** field.
- Click the **Terms and Conditions** link to view the terms and conditions.
- Select the **Terms and Conditions** check box to acknowledge agreement to the terms and conditions.
- Click **Save Application**.
  OR
  Click **Cancel Application** to cancel the application.
  OR
  Click **Return to Application** to navigate back to the application screen

**Saved Application**



**Field Description**

| Field Name | Description |
|---|---|
| **Email** | Specify the email ID of the co-applicant for registration. This field will be displayed only if the co-applicant involved in the application is not registered with the bank. |

- Click **Send Link** to send registration link to the co-applicant.
  OR
  Click **Track your Application** to navigate to the application tracker to view the application status.
  OR
  Click **Go to Homepage** to navigate to the product showcase.

## 3.20 Existing User

An application form for an existing user will differ from that of one being initiated by a new/unregistered user. If you are applying for an In Principle Approval loan as an existing user, once you login to the system after having entered your login credentials, the application form will be displayed with all your personal details pre-populated in the respective fields and sections. You will, hence, be required to only specify details pertaining to the loan. The sections that will be pre-populated with your information are Primary Information, Proof of Identity, Contact Information, Employment Information and Financial Information including Income, Expenses, Assets and Liabilities.

Home

# 4. Application Tracker

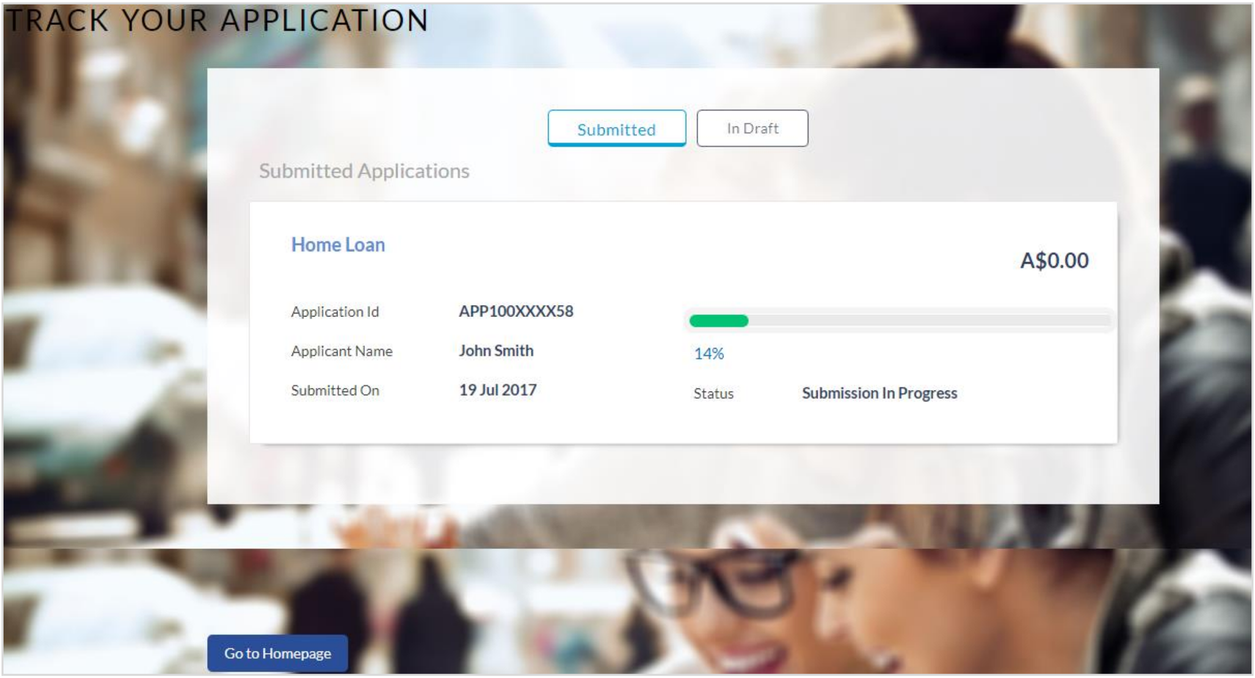
The Application Tracker enables you to view the progress of submitted applications and also to retrieve and complete applications that have been saved. Through the application tracker you can perform the following actions:

- **View submitted application**: The application tracker enables you to view details of submitted applications which includes viewing status history, application summary and term sheet document.
- **View application in draft**: While filling out an application form, if you opt to save the application instead of submitting it, the application is saved in the application tracker as an 'In Draft application'. You can select any of the applications available under this tab in order to complete and submit that application.

**To track an application:**

- Click **Track Application** on the dashboard. The **Login** screen is displayed.
- Enter the registered email ID and password, click **Login**.
- The **Application Tracker** screen is displayed. By default the submitted application view is displayed.

## 4.1 Submitted Application

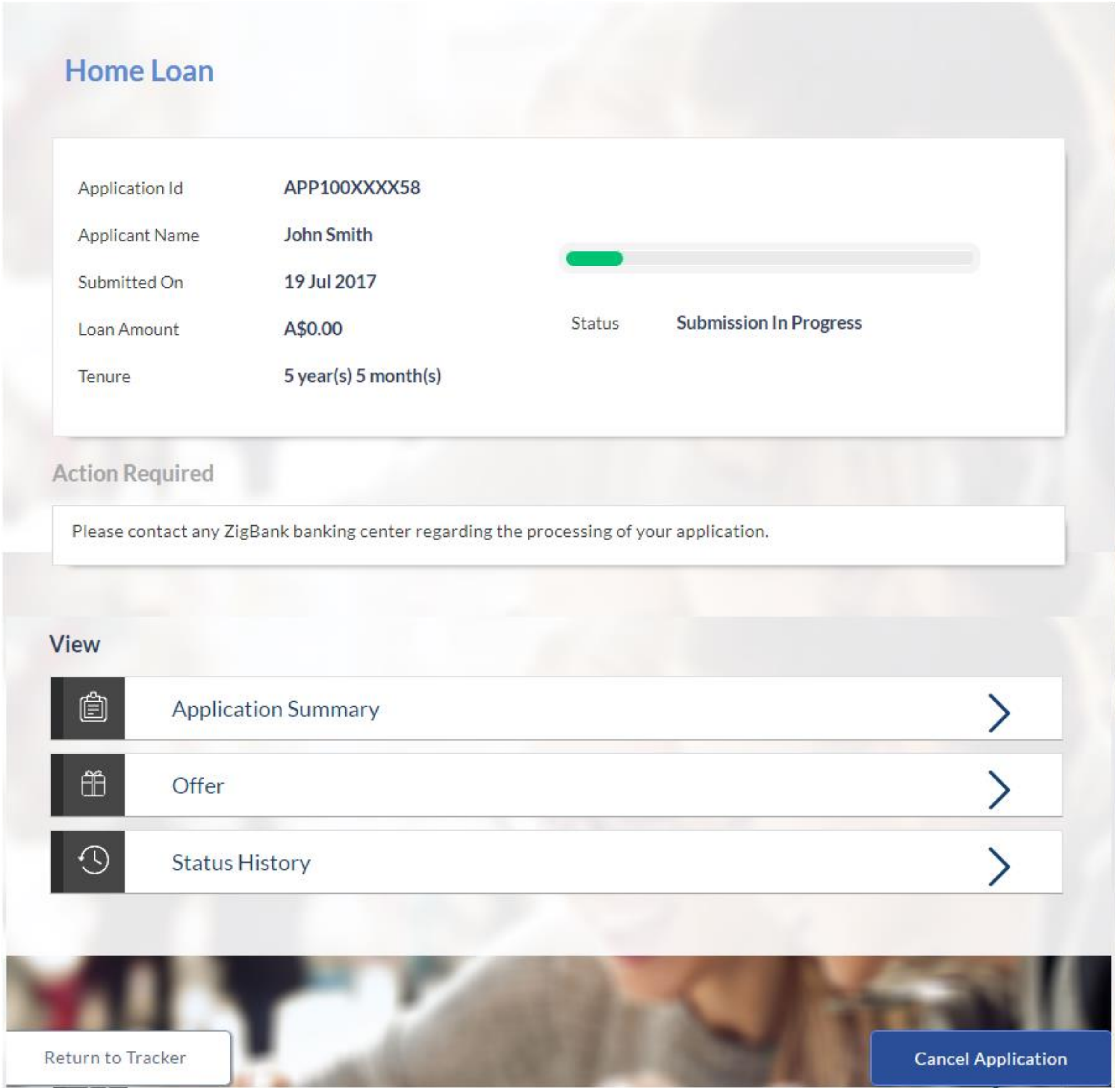



**Field Description**

| Field Name | Description |
|---|---|
| **Loan Offer Name** | The name of the offer for which the application has been made. |
| **Application ID** | The application reference number as generated by the bank at the time the application was submitted. |
| **Progress Bar** | The current status of the application will be displayed graphically with the help of a progress bar. |
| **Loan Amount** | The requested loan amount. |
| **Applicant Name** | The names of both the primary and co-applicant will be displayed here. If no co-applicant has been added, only the primary applicant’s name will be displayed. |
| **Submitted On** | The date on which the application was submitted. |
| **Status** | The current status of the application. |

- Select the application card
- The **Application Details** screen is displayed with options to view additional details of the application and pending tasks, if any.

## 4.2 Loan Application Details



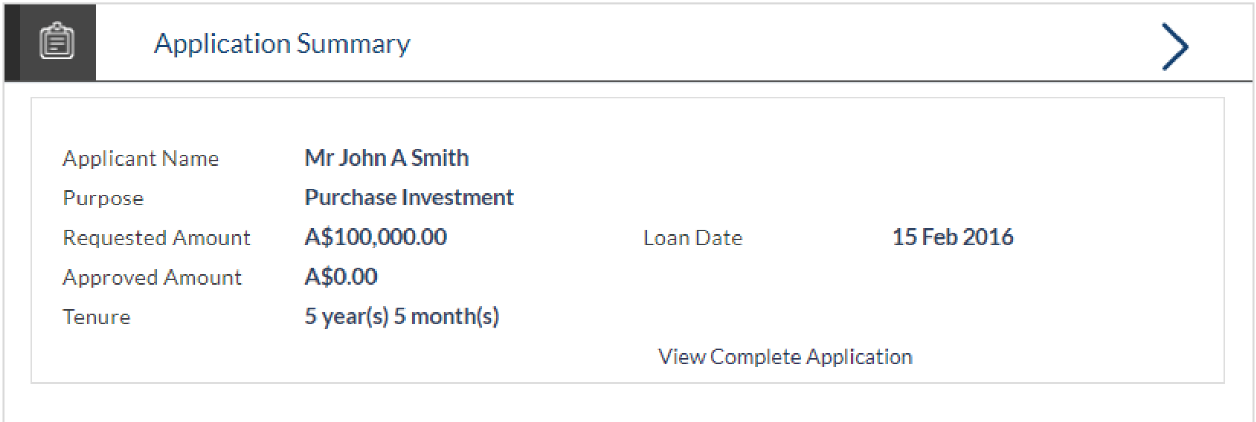

**Field Description**

| Field Name | Description |
|---|---|
| **Loan Offer Name** | The name of the offer for which the application has been made. |
| **Application ID** | The application reference number as generated by the bank at the time the application was submitted. |

| Field Name | Description |
|---|---|
| **Progress Bar** | The current status of the application will be displayed graphically with the help of a progress bar. |
| **Loan Amount** | The requested loan amount. |
| **Applicant Name** | The names of both the primary and co-applicant will be displayed here. If no co-applicant has been added, only the primary applicant’s name will be displayed. |
| **Submitted On** | The date on which the application was submitted. |
| **Tenure** | The term of the loan. |

- Click any section heading to view details or to take required action on the application

## 4.3 Application Summary




**Field Description**

| Field Name | Description |
|---|---|
| **Application Summary** | |
| **Applicant Name** | The names of the applicants will be displayed here. |
| **Purpose** | The purpose for which the loan was applied. |
| **Requested Amount** | The amount for which the loan is applied. |
| **Approved Amount** | Loan amount approved by the bank including the fees, and other costs. |
| **Tenure** | Loan repayment tenure. |
| **Loan Date** | Loan application date. |

## 4.4 Status History

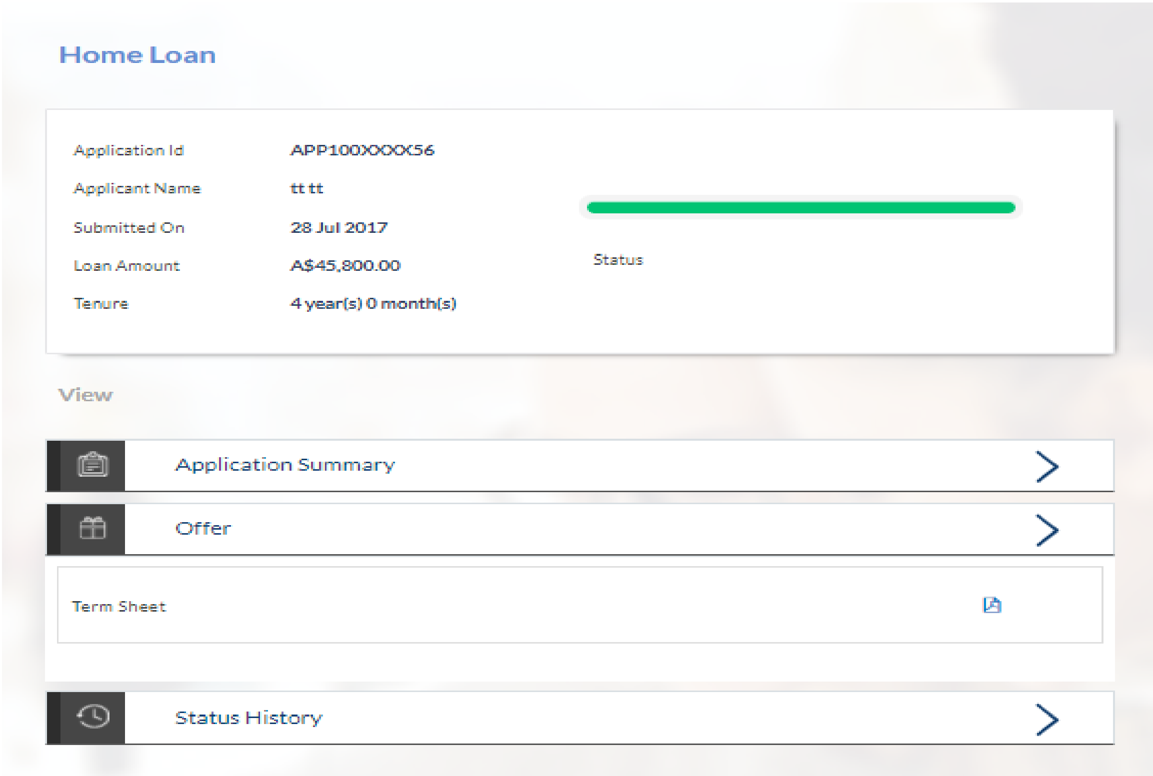
This section displays the status history of the loan application, that is, the various stages through which the loan application has gone along with the current status.


**Field Description**

| Field Name | Description |
|---|---|
| **Status History** | |
| **State** | The status of the application. |
| **Remarks** | Displays the remarks, if any. |
| **Acted By** | The User ID of the person that updated the status of the application. |
| **Updated On** | The date on which the specific status was updated. |

## 4.5 Offer / Term Sheet

As part of this section, there will be term sheet available for the applicant to view and download




### Field Description

| Field Name | Description |
|---|---|
| **Term Sheet** | Displays the generated term sheet for In Principle Approval application. |

- Click to download the term sheet document.

# FAQs

1. **I am an existing customer of the bank but do not have channel access, how can I proceed?**

   You can register yourself as a channel user through the ‘Register’ option available on the portal page and provide the required details.

2. **Can I proceed with the application if I am not an existing channel user?**

   Yes. You can continue filling in the application details as a guest user and need not necessarily login.

3. **Why am I required to specify whether I am a first time home buyer or not, in the application?**

   This information may be required by the bank to decide on the subsidy, if any, granted by the government for first time home buyers.

4. **Does the Co-Applicant also need to login for the system to populate the information if he/she is an existing channel user?**

   No. The co-applicant's customer ID needs to be entered by the primary applicant if he/she is an existing user. A verification code will be sent to the co-applicants email ID and/or mobile number. Once the verification process is successful, the co-applicant's details will be populated.

5. **Why am I asked to capture previous residential address details?**

   The bank has a resident stability policy in place wherein if the applicant is staying at the current address for less than a defined term then he/she needs to define the previous residential address.

6. **My co-applicant and I live in the same house, do I need to enter address details again while defining co-applicant information?**

   No. There is an option in the co-applicant contact information section to default the primary applicant's address in that of the co-applicant's residential address fields.

7. **The application requires me to define certain financial details that are not applicable to me. How do I proceed?**

   In case a financial parameter such as an expense as mortgage is not applicable to you, you can mention the value '0' against that specific financial parameter and proceed with the application.

8. **Why am I being asked to capture previous employment details?**

   The bank has an employment stability policy in place wherein if the applicant has not completed a defined term in the current organization then he/she needs to define previous employment details.

9. **I have saved the application. Can my co-applicant resume the application from the application tracker?**

   Yes. The co-applicant needs to be a registered channel user to login to the application tracker and resume the application.

10. **Can the co-applicant perform all the pending tasks in the application tracker?**

    Yes, the co-applicant has all the rights as that of the primary applicant.

**Home**