

Retail Originations Pre-Approved Home Loans User Manual
Oracle Banking Digital Experience
Patchset Release 21.1.4.0.0

Part No. F40800-01

February 2022

ORACLE®

Retail Originations Pre-Approved Home Loans User Manual
February 2022

Oracle Financial Services Software Limited

Oracle Park

Off Western Express Highway

Goregaon (East)

Mumbai, Maharashtra 400 063

India

Worldwide Inquiries:

Phone: +91 22 6718 3000

Fax:+91 22 6718 3001

www.oracle.com/financialservices/

Copyright © 2006, 2022, Oracle and/or its affiliates. All rights reserved.

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

U.S. GOVERNMENT END USERS: Oracle programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, delivered to U.S. Government end users are "commercial computer software" pursuant to the applicable Federal Acquisition Regulation and agency-specific supplemental regulations. As such, use, duplication, disclosure, modification, and adaptation of the programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, shall be subject to license terms and license restrictions applicable to the programs. No other rights are granted to the U.S. Government.

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

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

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

This software or hardware and documentation may provide access to or information on content, products and services from third parties. Oracle Corporation and its affiliates are not responsible for and expressly disclaim all warranties of any kind with respect to third-party content, products, and services. Oracle Corporation and its affiliates will not be responsible for any loss, costs, or damages incurred due to your access to or use of third-party content, products, or services.

Table of Contents

1. Preface	1-1
1.1 Intended Audience.....	1-1
1.2 Documentation Accessibility	1-1
1.3 Access to Oracle Support.....	1-1
1.4 Structure	1-1
1.5 Related Information Sources	1-1
2. Transaction Host Integration Matrix	2-1
3. Pre-Approved Home Loans Application	3-1
3.1 Home Loan - Product Listing	3-4
3.2 Home Loan - Product Details	3-6
3.3 Home Loan – Product Comparison	3-6
3.4 Kick Off page	3-6
3.5 Mobile Verification	3-9
3.6 Upload Documents	3-12
3.7 Loan Requirements	3-15
3.8 Personal Information.....	3-18
3.9 Employment Information.....	3-25
3.10 Financial Profile	3-28
3.11 Review and Submit.....	3-33
3.12 Terms of Service.....	3-36
3.13 Submitted Application - Confirmation	3-37
3.14 Existing User.....	3-39

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 Patchset Release 21.1.4.0.0, 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 11.10.0.0.0	Oracle FLEXCUBE Onboarding 14.5.0.0.0	Third Party System
1	Pre-Approved Home Loans Application Submission	×	✓	×

[Home](#)

3. Pre-Approved Home Loans Application

As the name suggests, a pre-approved home loan is an in-principle approval for a home loan given on the basis of the applicant's income, financial position and credit worthiness. Pre-approved home loans are very often applied for before a property is finalised. Hence, when you apply for a pre-approved home loan, the financial institution or bank will decide whether to approve the home loan on the basis of your financial health. The bank will evaluate your credit-worthiness and will determine the value of the home loan that they are willing to approve in principle. There is no remittance of the actual loan that takes place when the financial institution or bank approves the pre-approved home loan. It is important to note that a pre-approval letter is not an offer of a loan.

A pre-approval letter is a guarantee that the bank will sanction the loan provided that the applicant's information and documents are verified successfully. An applicant is able to form an understanding of his/her budget to purchase a home on the basis of the pre-approval letter received by the bank. If the loan amount being offered by the bank is desirable, the applicant can go ahead and convert the pre-approved home loan application into an actual home loan application.

The pre-approved home loan application has been built so as to capture basic information pertaining to the property being purchased, loan requirements as well as basic personal, employment and financial information of the applicant. Generally, the applicant will not be required to upload any documents or to provide any form of identity proof while applying for a pre-approved home loan. However, if required by the bank, this step can be configured and will be part of the application form.

The application tracker has been built so as to enable tracking of the application once it has been submitted. The application tracker also enables the applicant to retrieve and complete an application that has been saved. Additionally, the applicant can view details as defined in the application form in PDF format. Once a pre-approval offer has been sanctioned by the bank, details of the same will appear under the actions section of the application tracker details page. The applicant can view details of pre-approval.

Note:

1) In case the Upload Documents step is required by the bank to be part of the application form, the same can be configured from back end.

2) Pre-approved home loan offer details including offer letter document will not be available to view through online banking in this release.

Subsequently, the feature to convert a pre-approved home loan into an actual home loan from the online banking application, will not be supported in this release.

3) OBDX is integrated with Oracle KYC to fetch the applicant's risk level (high risk or low risk) along with the reference number for the same as generated in the Oracle KYC system, at the time of application submission. As of this release, this feature will be implemented only for third party systems wherein OBDX will further send this information to the third party system to utilize as required.

Following are the steps involved in the application submission:

- **Product Selection:** Pre-approved home loans are available for application under the Home Loans category. All home loans for which pre-approval are enabled, will have a link available on the product card along with the Apply option.
- **Kick Off:** This page serves as an introduction to the application form. The various steps involved in an application are displayed on this page. As an applicant, you can identify how you are going to proceed with the application. If you are a new/unregistered user, you can continue as a guest, or if you are an existing online banking customer you can login with your online banking credentials to have your information pre-populated in the application.

- **Mobile Verification:** This step is applicable if you are filling out the application as a new/unregistered user. You will be instructed to enter your mobile number, after which the system will identify whether your mobile number is already registered with the bank or not. You will then be required to enter the OTP sent to this mobile number in order to proceed with the application form.
- **Upload Documents:** This step will be part of the application form, only if the bank wants to enable this feature in the pre-approved home loan application form. If configured, the applicant will be able to upload documents supporting the pre-approved home loan application.
- **Loan Requirements:** In this section, you are required to specify information related to the loan along with basic details of the property for which you wish to avail the loan.
- **Personal Information:** This section captures information pertaining to your personal information which will include your full name, date of birth, address details, etc.
- **Employment Information:** You can provide information pertaining to your employment, in this step. In addition to defining information of your primary employment, you can also furnish past employment details and/or other current employment details.
- **Financial Profile:** In this section, you can furnish details pertaining to your Income, Expense, Assets and Liabilities.
- **Review and Submit:** Once you have filled out all the information required in the application form, you will be displayed this information on the review page. You can verify the details provided and if required, can edit the information in any sections by selecting the option provided against each section.
- **Terms of Service:** On having reviewed the application, you can then proceed to view the terms and conditions of the pre-approved home loan you are applying for.
- **Confirmation:** Once you have submitted your application after having reviewed it and having accepted the terms and conditions, a confirmation page will be displayed. This page will display a success message along with the application reference number. You can track your application on the basis of this reference number. Additionally, this page will also contain a button, by clicking on which you can navigate to the application tracker.

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

Pre-Approved Home Loan Applications in the Application Tracker

Applicants can utilize the application tracker to track applications that have been submitted and also to retrieve and complete incomplete applications. In the case of pre-approved home loans, once a pre-approval offer has been generated by the bank, the status of the application will be updated to display the same.

Note: As of this release, only the status of offer generation will be displayed in the application tracker. No offer document or details will be reflected in the application tracker.

As is the case with all product applications, all submitted pre-approved home loan applications will be listed as cards under the **Your Submitted Applications** section of the application tracker listing page. Applications that are in incomplete state will be listed under the **Your In-Draft Applications** and any applications for which a pre-approval letter has been sanctioned and the same has been converted into an actual home loan, will be listed under the **Your Processed Applications** section. This section will also list down any pre-approved home loan applications of which sanctioned pre-approval offer has expired without the application being converted into an actual home loan application.

The details of a submitted pre-approved home loan application will be displayed on the application tracker details page which can be arrived at by selecting the specific card on the application tracker listing page. In case the bank has generated a pre-approval offer, the same will be available on this page under the **Actions** section.

Note: For more details on the application tracker please review the **User Manual Oracle Banking Digital Experience Retail Originations Application Tracker**.

How to reach here:

Bank Portal page > Product Offerings > Home Loan

OR

Bank Portal page > toggle menu > Menu > Our Products > Product Offerings > Home Loan

To apply for a Pre-Approved Home loan:

1. Click on **Home Loan** under the product offerings section in the Bank Portal page.

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

[Home](#)

3.1 Home Loan - Product Listing

This page is displayed once you select the Home Loans category on the bank portal. All the regular home loan products that are available for online application are displayed on this page as cards. Each card will display the product name, a short description of the product as well as the key features of each product. A link to apply for pre-approval of any home loan product will be available on the product card for which pre-approvals are enabled. You can opt to view a detailed description of any product by selecting the **Learn More** link provided on each product card. Alternately, you can also compare up to three products at a time so as ensure you are taking an informed decision while applying for a specific product. You can click on **Apply** provided on the specific card for which you wish to make an application or you can alternately click on the **Apply for pre-approval** link provided on a card for which pre-approvals are enabled.

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

Product Categories

ATM/Branch English RPM 14.4 OBDXBUI8

futura bank

Home Loans

Home Loans

Get a home loan at affordable rates for your need.

Compare 2

Classic Home Loan

At Futura Bank, we understand the amount of hard work you may have had in life. With Futura Classic Home Loans you can gather hopes...

- Transfer your existing high cost loan from other banks
- From 1lakh to 1 Crore
- Flexible loan tenure from 12 Months to 240 Months

Learn more

Add to Compare

Apply Apply for pre-approval

Dream Home Loan

Build a Dream Home and avail home loan at cheaper rate.

- Lower interest rate

Learn more

Add to Compare

Apply Apply for pre-approval

Enjoy more flexibility by choosing your own product bundle!

Savings,Checking,Credit Cards,Term Deposits and Loans.

Explore our Products

View other product categories on offer.

- Saving Accounts
- Checking Accounts
- Term Deposits
- Credit Cards
- Auto Loans
- Personal Loans
- Education Loans

Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. |SecurityInformation|Terms and Conditions

Field Description

Field Name	Description
The following information is displayed on each product card.	
Product Name & Image	The name of the product along with an image that represents the product is displayed on each card.
Product Description	A short description of the product is displayed on each card.
Features	Features of the product are listed down on each card.
Cross Sell cards	Cross sell cards, by clicking on which you can navigate to the listing page of the selected product are displayed on this page. A card to navigate to the bundling application listing page along with a card to enable navigation to specific individual product listing pages are displayed.

- Identify the product for which you want to make an application and click **Apply** product provided on the specific card.

OR

Click on the **Apply for pre-approval** link provided against the specific card, if you wish to apply in-principle.

OR

Click **Compare** against any (up to three) products to compare them with each other.

OR

Click the **Learn more** link displayed on any product card to view additional details of that product.

OR

Under the kebab menu –

- Click the **View Other Products** option to navigate to the Product Offerings page.

OR

Click the **Track/Complete an application** option to navigate to the Application Tracker.

[Home](#)

3.2 Home Loan - Product Details

For information on this page please refer the **Oracle Banking Digital Experience Retail Originations Home Loans User Manual**.

3.3 Home Loan – Product Comparison

For information on this page please refer the **Oracle Banking Digital Experience Retail Originations Home Loans User Manual**.

3.4 Kick Off page

This page displays the various steps involved in the pre-approved home loan application and provides the means by which you can proceed with the application. If you are an existing online banking customer of the bank, you can select the option to Login as a registered user so as to have the primary information section prepopulated with your information as registered with the bank. If you are new to the bank or are a prospect, select the option to **Continue as guest**.

Additionally, this page also provides links and information to:

- Register for online banking if you are an existing customer of the bank but do not have online banking access.
- Information pertaining to the application being saved and how you can retrieve it.
- Information pertaining to the terms and conditions that need to be met in order to apply for the product.
- Terms and conditions that need to be met in order to apply for the product.

Kick Off page

ATM/Branch English ▾ RPM 14.4 OBDXBU18 ▾

Classic Home Loan ⋮

Are you ready?

Take a few moments to view the steps you'll need to follow.

- 1
Upload Documents
To refer list of required documents - [Click Here.](#)
- ↓
- 2
Financial Profile
- ↓
- 3
Loan Requirements Home Loan
- ↓
- 4
Personal Information
- ↓
- 5
Employment Information

By continuing, you confirm that you have read and agree to the following terms:

- I am 18 years and above.
- I am not a Politically Exposed Person nor am I associated with a Politically Exposed Person.
- I am a tax resident of the country in which I am applying for the product and am not a tax resident of any other country.
- Futura Bank will save the information I furnish in this application. Please refer the [Privacy Policy](#) of the bank for further information.

<p style="text-align: center;">Online Banking Customer?</p> <ul style="list-style-type: none"> If you are an existing customer banking with us online you can save time by entering your online banking login details. Are you an existing customer but not banking with us online? Register for online banking access. <p style="text-align: center; margin-top: 10px;">Login as registered user</p>	<p style="text-align: center;">New to Futura Bank?</p> <ul style="list-style-type: none"> If you have never banked with Futura, please continue as guest and authenticate yourself by providing your mobile number <p style="text-align: center; margin-top: 10px;">Continue as guest</p>
--	---

Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. [Security Information](#) | [Terms and Conditions](#)

Click **Login as registered user** if you are an existing online banking customer of the bank. The **Login** page appears.

For more information on the application of a registered user, view the **Existing Online Banking Customer** section.

OR

Click on the **Register for online banking access** link if you are an existing customer of the bank but do not have online banking access.

OR

Click **Continue as guest** if you are a new/unregistered user. The **Mobile Verification** page will be displayed.

OR

Under the kebab menu –

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

Note: If you are an existing customer but are not registered for Online Banking then you can register yourself for digital banking access and can then proceed to apply for the product as an existing digital banking customer. Click on the **Register for online banking access** link, the **Channel Onboarding - User Registration** screen appears. For more information, refer **Oracle Banking Digital Experience Retail Customer Services User Manual**.

3.5 Mobile Verification

This step is applicable only for prospect/guest customers and appears if you have selected the **Continue as guest** option on the Kick Off page. This check is used to register guest customers so that they can track submitted applications and also retrieve applications that were abandoned before submission. This check is also used to identify whether the applicant is truly a new customer or if he/she is already an existing customer of the bank. Additionally, the system is able to identify if there are any existing applications in draft mode for the mobile number defined and can provide applicants with the option to continue with those applications if they wish to do so.

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

Mobile Verification – Enter Mobile Number

Field Description

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

3. In the **Mobile Number** field, select the country code and enter your mobile number.

4. Click **Send OTP** to receive the OTP on your mobile number. The **Enter OTP** page appears.
OR
Click **Back** to navigate back to the previous page.
OR
Under the kebab menu –
 - Click the **View Other Products** option to navigate to the Product Offerings page.
OR
Click the **Track/Complete an application** option to navigate to the Application Tracker.

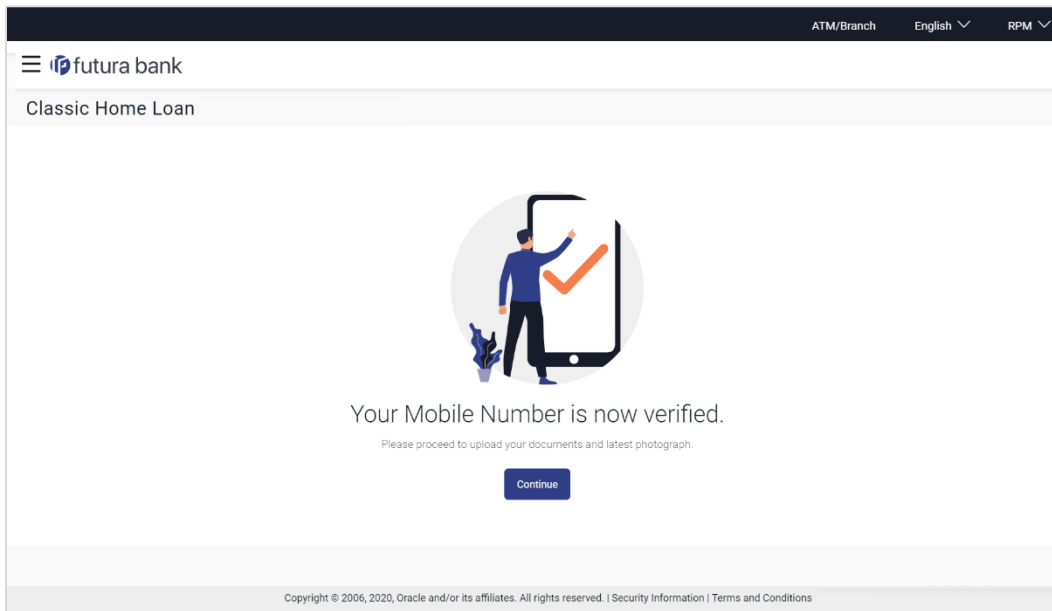
Mobile Verification – Enter OTP

Field Description

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

5. Enter the OTP (one time password). If you are applying via the mobile device of the specified mobile number, you can select the OTP auto read option to have the OTP auto filled in the input field.
OR
Click **Didn't receive the OTP? Resend** to request for a new OTP to be generated and sent to your mobile number if have not received the OTP.
OR
Click **Back** to navigate back to the previous page.
6. The success message of mobile number verified appears.

Mobile Verification Success page



7. Click **Continue** to proceed to the next step in the application. The next step appears.

3.6 Upload Documents

This step will be part of the application form if it is configured by the bank to be part of pre-approved home loan applications. You will be able to upload any document that might be defined as mandatory by the bank or even upload documents that you wish to provide for the bank to consider while processing your application.

In this step you can upload single as well as multiple documents and photographs and can also map each document or photograph against a specific document proof category and type.

From this step onwards, you will be provided with the option to continue the application on a mobile or tablet device using the **Scan QR code** link. All you have to do is invoke the QR code by selecting the option provided at the bottom of each page. Once the QR code is displayed on the modal window, you can scan the same through any of your mobile or tablet devices. Once the QR code is successfully scanned, the bank application that is installed on the device will be invoked. You can login to the application with your online banking credentials if you are an existing customer of the bank or if you are a prospect you can login by defining your mobile number and subsequently entering the OTP sent to the mobile number. Once you have successfully logged in, your application form will be displayed. You can then complete and submit the application form from this device.

If the banking application is not installed on the device, the user will be navigated to the app. store and will be guided to install the banking application.

Note: Click on the **Refer the list of required documents** link to view the list of documents required for the processing of the application.

8. The steps involved in uploading documents are as follows:
 - a. Drag and drop or browse your device's folders to upload the required documents. The uploaded documents get listed one below the other.
 - b. Select the document type under the Proof Category from the dropdown provided, to map each uploaded document to a specific proof category and document type.

Note:

- 1) The document formats supported can be configured by the bank. By default, the supported formats are PDF, PNG, JPG and JPEG.
 - 2) The maximum size allowed per document can be configured by the bank.
-

Upload Documents

Field Description

Field Name	Description
Upload Document	Drag and drop or click and browse the required documents in the device's folders.


The following fields appear for each document that you upload.

Document Name	Displays the name of the uploaded document. Click on the link to view the document.
----------------------	---

Field Name	Description
Document Category & Type	The option to map the uploaded document to a document type belonging to a certain document category. This list is fetched from the host system and lists down all the permissible document types grouped by the document categories to which each document type belongs.

Click **Continue** to proceed to the next step in the application.

OR

Click the  icon against any uploaded document to delete it.

OR

Click on the **Skip this Step** link. This option will only be provided, if document upload is optional for the product for which the application is being made. The next step in the application will be displayed.

OR

Click on the **Scan QR-code anytime to continue on mobile** link to continue the application on a mobile or tablet device.

OR

Under the kebab menu –

- Click the **Save and Continue Later** option to save the application.
- OR
- Click the **Continue on Mobile** option to continue the application on a mobile device.

[Home](#)

3.7 Loan Requirements

In this step, you are required to specify information pertaining to the property for which you wish to avail the loan and also specify loan details such as the down payment amount, the amount you wish to borrow and the tenure of the loan.

Loan Requirements

The screenshot shows the Futura Bank Classic Home Loan application interface. At the top, there's a navigation bar with 'futura bank' logo, 'ATM/Branch', 'English', and 'RPM'. Below the navigation bar, the page title is 'Classic Home Loan'. A progress indicator shows five steps: 1. Upload Documents (completed), 2. Home Loan Requirements (current step), 3. Personal Information, 4. Employment Information, and 5. Financial Profile.

The main heading is 'Home Loan Requirements' with the instruction 'Provide your loan details to proceed.' Below this, there are two main sections:

- Property Details**
 - Have you shortlisted the property? (Buttons: Yes, No)
 - Property Type: Apartment (dropdown)
 - Property Location: CA, St Jones
 - Estimated Market Value: GBP, 20000
 - Builder: Lawrence corp
- Loan Details**
 - Loan Purpose: Buy New Home (dropdown)
 - Down Payment Amount: GBP2,000.00
 - Loan Term: 4 Years, 3 Month, 0 Days (dropdowns)
 - ① Term range - 6 Months to 60 Months.
 - Loan Amount: GBP18,000.00
 - ① Amount range - INR1,000.00 to INR50,000.00

At the bottom of the form, there are 'Continue' and 'Back' buttons, and a link: 'Scan QR-code anytime to continue on mobile.' The footer contains the copyright notice: 'Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

Field Description

Field Name	Description
Property Details	
Have you shortlisted the property?	<p>Specify whether you have shortlisted the property for which you wish to avail the loan.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Yes • No
Property Type	<p>The type of property being purchased.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Independent • Villa • Apartment • Other <p>This field will appear only if you have selected option Yes against the field Have you shortlisted the property?</p>
Property Location	The state and city in which the property is located.
Estimated Market Value	The estimated market value of the property.
Builder	<p>The name of the builder/company.</p> <p>This field will appear only if you have selected option Yes against the field Have you shortlisted the property?</p>
Loan Details	
Loan Purpose	<p>The purpose for which the loan is being availed.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Buy new home • Construct home • Home renovation • Other
Other	<p>The purpose for the property loan.</p> <p>This field will be displayed if you select Other option in the Loan Purpose field.</p>

Field Name	Description
Downpayment Amount	The amount that you are willing to pay from own funds for the purchase of the property.
Loan Term	The tenure of the loan in terms of years, months, and days. The loan term must be within the minimum and maximum allowed range defined at the product level.
Loan Amount	The loan amount that you would like to borrow.

9. In the **Have you shortlisted the property?** field, select the option to identify whether or not you have shortlisted the property for which you wish to avail a home loan.
 - a. If you have selected option **Yes**:
 - i. From the **Property Type** list, select the type of property for which you wish to avail the loan.
 - ii. In the **Builder** field, enter the name of the builder/company of the property.
 - b. If you have selected option **No** and also if you have selected option **Yes**, in addition to the Property Type and Builder fields, also specify the following:
 - i. In the **Property Location** field, enter the name of the state and city in which the property is located.
 - ii. In the **Estimated Market Value** field, enter the current estimated market value of the property.
10. From the **Loan Purpose** list, select the purpose for which the loan is being applied.
11. In the **Downpayment Amount** field, enter the amount that you will be willing to pay from your own funds towards the purchase of the property.
12. In the **Loan Term** lists and field, define the term of the loan in years, months and/or days.
13. Click **Continue** to proceed to the next step in the application.
OR
Click **Back** to navigate back to the previous step in the application.
OR
Click on the **Scan QR-code anytime to continue on mobile** link to continue the application on mobile or tablet device.
OR
Under the kebab menu –
 - Click the **Save and Continue Later** option to save the application.
OR
Click the **Continue on Mobile** option to continue the application on a mobile device.

[Home](#)

3.8 Personal Information

This section of the application form captures your personal information.

Personal Information

ATM/Branch English RPM 14.4

futura bank

Classic Home Loan

Upload Documents Home Loan Requirements **Personal Information** Employment Information Financial Profile

Personal Information

Please take a moment to verify your personal information.

Primary Details

Title First Name
Mr. John

Middle Name (Optional) Last Name
M Smith

Date of Birth
20 Feb 1990

Gender
Male

Marital Status
Married

Citizenship By
Birth

Nationality
United States

Country of Birth
United States

Current Location
East House

Identification Type
Passport

ID Number
3243545

Valid Till (Optional)
04 Feb 2050

Contact Details

Permanent Address
1121Galaxy Apt,North Church Street,South

Prefer to enter your address line by line or select it on maps? [Click Here](#)

Is your mailing address the same as above?
 Yes No

Email Id
johnsmith@example.com

Mobile Number
+1 1234567891

Alternate Number (Optional)
+1

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

Scan QR-code anytime to continue on mobile.

Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. [SecurityInformation]Terms and Conditions

Field Description

Field Name	Description
Primary Details	
Title	The salutation/title applicable to you. Examples of salutation are Mr., Mrs., Dr. etc.
First Name	Your first name.
Middle Name	Your middle name, if applicable.
Last name	Your last name.
Date of Birth	Your date of birth. The system validates the date of birth to ascertain whether you have attained the age of majority. The format of the date should be DD/MM/YYYY.
Gender	The gender with which you identify. The options are: <ul style="list-style-type: none"> • Male • Female • Other • Do not wish to disclose
Marital Status	Your marital status. The options are: <ul style="list-style-type: none"> • Legally Separated • Married • Unmarried • Widow
Citizenship By	The country of which the applicant is a citizen. <ul style="list-style-type: none"> • Acquire • Birth • Others • Residence
Nationality	Your nationality.

Field Name	Description
Country of Birth	The country in which you were born.
Current Location	Your current location.
Identification Type	The type of identification that you wish to provide as proof of identity. The options are: <ul style="list-style-type: none"> • Passport • Driving License
ID Number	Your identity number of the proof of identity selected.
Valid Till	The date till which the identification document is valid.
Contact Details	
Permanent Address	Enter your address in this field. This field is prompt enabled, hence, as you type characters, addresses that match the characters will be listed and you can select the desired address.
Permanent Address Overlay	
This overlay is displayed when you click on the Click Here link available under the Permanent Address field. On this overlay, you can enter your address line by line or even select it on the map that is provided.	
House No.	Your house or flat number.
Building Name	Enter the building name of your permanent address.
Street	Specify the street address of your permanent address.
Locality	Specify the locality in which your permanent address is located.
Zip Code	Enter the zip code of your permanent address.
City	The city in which your permanent address is located. This value will be displayed based on the zip code entered. You can modify the value as required.
State	The state in which your permanent address is located. This value will be displayed based on the zip code entered. You can modify the value as required.
Country	The country in which your permanent address is located. This value will be displayed based on the zip code entered. You can modify the value as required.

Field Name	Description
You can alternatively use a map to mark the address - Click Here	<p>Click on the link to mark your address on a map.</p> <hr/> <p>Note: You can zoom in and out of the map, and will be able to click on the map to place the marker on your address so as to mark your address on the map.</p> <hr/>
Hide Map	Click on the link to hide the map.
Is your mailing address the same as above?	<p>Identify if your mailing address is the same as the permanent address entered.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Yes • No
Add Mailing Address	<p>Your mailing address.</p> <p>This option will appear only if you have selected option No under the Is your mailing address the same as above? field.</p>
Mailing Address	Enter your mailing address in this field. This field is prompt enabled, hence, as you type characters, addresses that match the characters will be listed and you can select the desired address.
Mailing Address Overlay	
This overlay is displayed when you click on the Click Here link available under the Mailing Address field. On this overlay, you can enter your mailing address line by line or even select it on the map that is provided.	
House No.	The house or flat number of your mailing address.
Building Name	Enter the building name of your mailing address.
Street	Specify the street address of your mailing address.
Locality	Specify the locality in which your mailing address is located.
Zip Code	Enter the zip code of your mailing address.
City	The city in which your mailing address is located. This value will be displayed based on the zip code entered. You can modify the value as required.
State	The state in which your mailing address is located. This value will be displayed based on the zip code entered. You can modify the value as required.

Field Name	Description
Country	The country in which your mailing address is located. This value will be displayed based on the zip code entered. You can modify the value as required.
You can alternatively use a map to mark the address - Click Here	Click on the link to mark your address on map. <hr/> <u>Note: You can zoom in and out of the map, and will be able to click on the map to place the marker on your address so as to mark your address on the map.</u> <hr/>
Hide Map	Click on the link to hide the map.
Click Here	Click on the link to add your address or mark it on map.
Email ID	Your email ID.
Mobile Number	Displays the mobile number that you had entered on the mobile verification page.
Alternate Number	Enter an alternate number through which the bank can contact you. This field is optional.

14. From the **Title** list, select the title that applies to you.
15. In the **First Name** field, enter your first name.
16. In the **Middle Name** field, enter your middle name, if applicable.
17. In the **Last Name** field, enter your last name.
18. From the **Date of Birth** date picker, select your date of birth of yours.
19. From the **Gender** list, select your gender.
20. From the **Martial Status** list, select your marital status.
21. From the **Citizenship By** list, select the means by which you are a citizen of the country in which the application is being made.
22. In the **Nationality** list, specify your nationality.
23. From the **Country of Birth** field, select the country in which you were born.
24. From the **Current Location** list, select your current location.
25. From the **Identification Type** list, select an identification document which you would like to provide as proof of identity.
26. In the **ID Number** field, enter the identity number of the proof of identity selected.
27. From the **Valid till** date picker, select the date till which the identification document is valid.
28. In the **Permanent Address** field, enter your permanent address.

OR

Click on the **Click Here** link provided under the **Permanent Address** field to invoke the overlay on which you can enter your address line by line or select it on a map.

If you have clicked the **Click Here** link, the **Permanent Address** overlay is displayed. You can specify your permanent address as follows:

- a. In the **House No.** field, enter your house or flat number.
- b. In the **Building Name** field, enter the building/house name of your permanent address, if applicable.
- c. In the **Street** field, enter the name of the street on which your permanent address is located.
- d. In the **Locality** field, enter the locality in which your permanent address is located.
- e. In the **Zip Code** field, enter the zip code of your permanent address.
- f. In the **City** field, enter the name of the city in which your permanent address is located.
- g. In the **State** field, enter the name of the state in which your permanent address is located.
- h. In the **Country** field, enter the name of the country in which your permanent address is located.
- i. Click **Update** to add the address details. The **Personal Information** page displays the newly added address.

OR

Click on the **Click Here** link against the line **You can alternately use a map to mark the address**, to mark your address on a map.

- j. Mark the location of your permanent address on the map. The address fields get populated with the address selected on the map. You can change values as desired.

Click the **Update** button to add the address. The overlay window will be closed and the address will be updated in the **Permanent Address** field under the **Contact Details** section on the **Personal Information** page.

29. In the **Is your mailing address the same as above?** field, select the option of choice;

- a. If you select **No**;
 - i. In the **Mailing Address** field, enter your mailing address.

OR

Click on the **Click Here** link provided under the **Mailing Address** field to invoke the overlay on which you can enter your address line by line or select it on a map.

If you have clicked the **Click Here** link, the **Mailing Address** overlay is displayed. You can specify your mailing address as follows:

- ii. In the **House No.** field, enter your house or flat number.
- iii. In the **Building Name** field, enter the building/house name of your mailing address, if applicable.
- iv. In the **Street** field, enter the name of the street on which your mailing address is located.
- v. In the **Locality** field, enter the locality in which your mailing address is located.
- vi. In the **Zip Code** field, enter the zip code of your mailing address.
- vii. In the **City** field, enter the name of the city in which your mailing address is located.
- viii. In the **State** field, enter the name of the state in which your mailing address is located.

- ix. In the **Country** field, enter the name of the country in which your mailing address is located.
- x. Click **Update** to add the address details. The **Personal Information** page displays the newly added mailing address.

OR

Click on the **Click Here** link against the line **You can alternately use a map to mark the address**, to mark your address on a map.

- xi. Mark the location of your mailing address on the map. The address fields get populated with the address selected on the map. You can change values as desired.

Click the **Update** button to add the address. The overlay window will be closed and the address will be updated in the **Mailing Address** field under the **Contact Details** section on the **Personal Information** page.

- b. If you select **Yes**, your permanent address will be considered as your mailing address.
30. In the **Email ID** field, enter your email ID.
31. In the **Alternate Number** field, enter an alternate phone number by which the bank will be able to contact you.

Click **Continue** to proceed to the next step in the application.

OR

Click **Back** to navigate back to the previous page.

OR

Click on the **Scan QR-code anytime to continue on mobile** link to continue the application on a mobile or tablet device.

OR

Under the kebab menu –

- Click the **Save and Continue Later** option to save the application.
OR
Click the **Continue on Mobile** option to continue the application on a mobile device.

[Home](#)

3.9 Employment Information

You can provide your employment details in this step.

Employment Information

ATM/Branch English RPM

futura bank

Classic Home Loan

Upload Documents Home Loan Requirements Personal Information **4** Employment Information Financial Profile

Employment Information

Please specify your current employment status.

Primary Employment

Employment Type
Full Time

Company/Employer Name
Samtech Corp

Employment Start Date
12 May 2004

Employee ID
SR3353

Employment Category
Professional

Organization Category
Private Limited

Organization Operations
 Global Domestic

I currently work in this role
 Yes No

Add Another Employment

Continue Back

Scan QR-code anytime to continue on mobile.

Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions


Field Description

Field Name	Description
Primary Employment	

Field Name	Description
Employment Type	Your current employment type. The options are: <ul style="list-style-type: none"> • Full Time • Part Time • Permanent • Contract
Company/Employer Name	The name of the company of employer for which you are employed.
Employment Start Date	The date on which you started working with the specific company/employer.
Employee ID	Your employee ID at your current place of employment.
Employment Category	The category of your employment. The options are: <ul style="list-style-type: none"> • Service • Professional • Business
Organization Category	The category under which your organization falls. The options are: <ul style="list-style-type: none"> • Private Ltd. • Government • NGO
Organization Operations	Specify the area of operations of the organization with which you are employed. The options are: <ul style="list-style-type: none"> • Global • Domestic
I currently work in this role	Specify whether you are currently working in this role with this organization. The options are: <ul style="list-style-type: none"> • Yes • No

Field Name	Description
Add Another Employment	Click on this link if you wish to provide details of other past or current employment. Once you click on this link, the fields in which you can enter additional employment details, will be displayed.
32.	From the Employment Type list, select the type of employment that is applicable to you.
33.	In the Company or Employer Name field, enter the name of the company or employer for whom you are employed.
34.	From the Employment Start Date date picker, select the date on which you started working with this company/employer.
35.	In the Employee ID field, enter your employee ID.
36.	From the Employment Category list, select your category of employment.
37.	From the Organization Category list, select your category under which the organization with which you are employed, falls.
38.	From the Organization Operations list, select the area of operations of the company/organization with which you are employed.
39.	In the I currently work in this role field, select the option of choice.

Note:

- 1) Click **Add another Employment** to capture other past or current employment details.
 - 2) Click the  icon against any of the additional employee details records to delete the specific employment record.
-

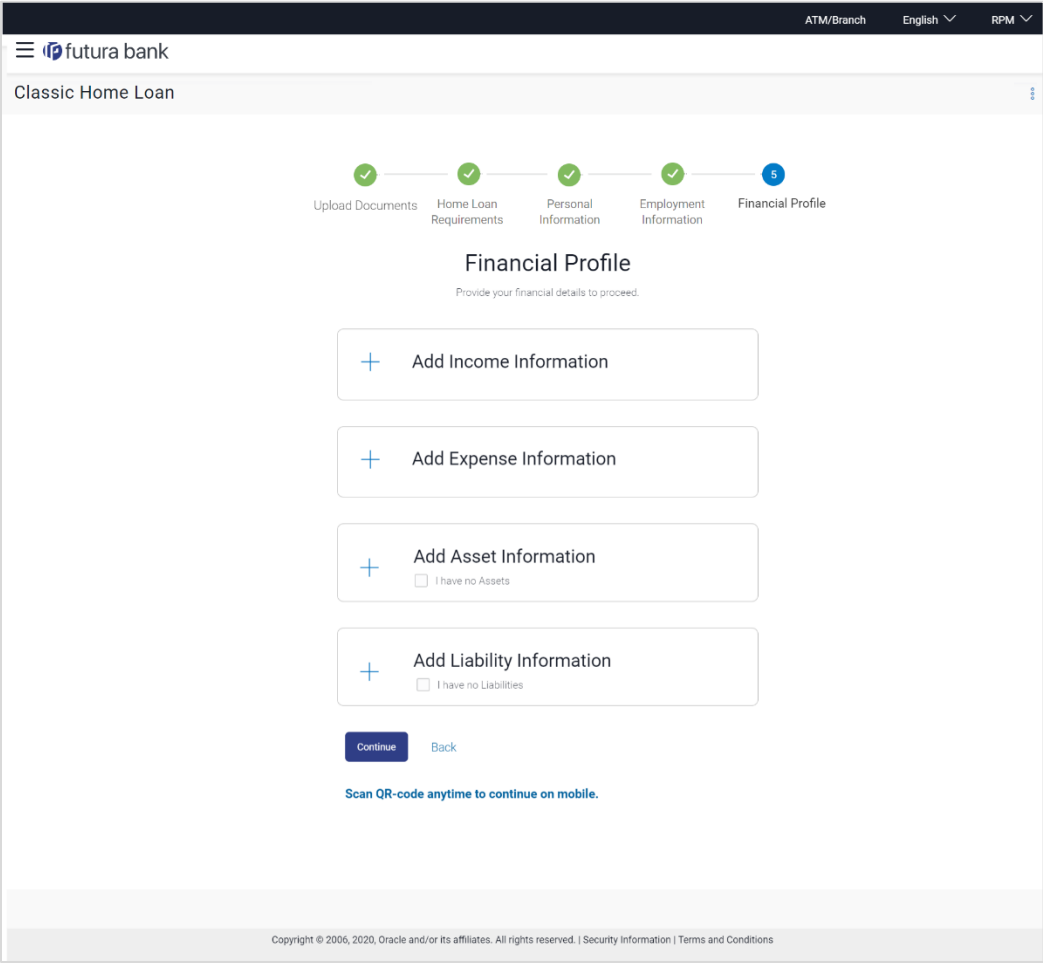
40. Click **Continue** to proceed to the next step in the application.
OR
Click **Back** to navigate back to the previous step in the application.
OR
Click on the **Scan QR-code anytime to continue on mobile** link to continue the application on a mobile or tablet device.
OR
Under the kebab menu –
 - Click the **Save and Continue Later** option to save the application.
OR
Click the **Continue on Mobile** option to continue the application on a mobile device.

[Home](#)

3.10 Financial Profile

In this section, you can provide details pertaining to your income, expenses, assets and liabilities. If you do not have any assets or liabilities or do not want to furnish that information as part of this application, you can select the options provided against each card to skip providing that specific information.

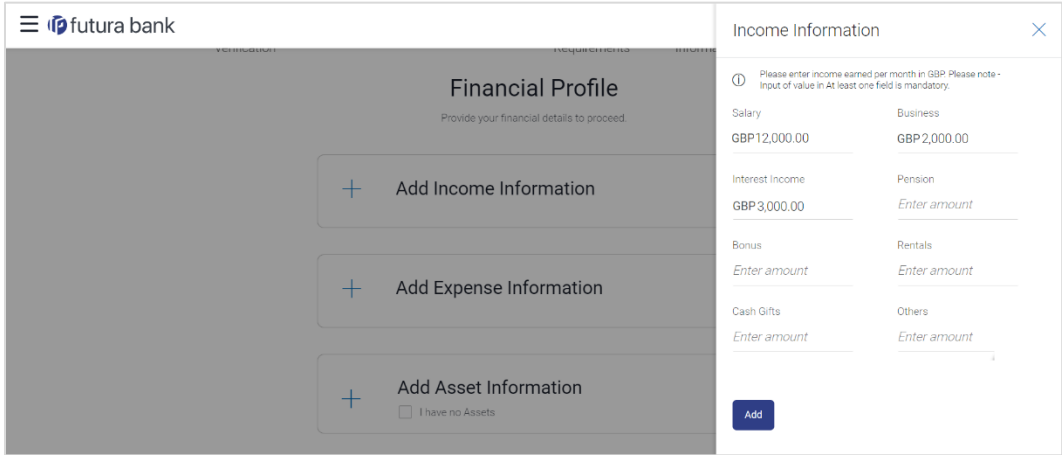
Financial Profile



Income Information

Once you select the **Add Income Information** option on this page, the Income **Information** overlay will be displayed. You can enter values against any of the fields which are applicable to you and click on **Add** to add this information to your financial profile.

Income Information



Field Description

Field Name	Description
Income Type	All the various income types supported by the bank will be displayed as fields. You can enter values under any of the fields that are applicable to you.

41. Click on the **Add Income Information** card. The overlay layer appears.

42. Enter values against any income field that is applicable to you and click Add.

The overlay layer closes and the income information furnished by you is displayed under the **Income Information** section of the **Financial Profile** page.

Expense Information

To enter information pertaining to your expenditure, select the **Add Expense Information** option on the **Financial Profile** page. The **Expense Information** overlay layer will be displayed. You can enter details of all the expenses that you incur on a regular basis and click **Add** to add this information to your financial profile.

Expense Information

The screenshot shows the Futura Bank Financial Profile page. The main page is titled "Financial Profile" and includes an "Income Information" section with fields for Salary (£12,000.00), Business (£2,000.00), and Interest Income (£3,000.00). An "Add Expense Information" button is visible at the bottom of the main page. The "Expense Information" overlay layer is open, displaying a list of expense categories with input fields: Household (GBP 800.00), Medical (GBP 400.00), Education (GBP 600.00), Travel (Enter amount), Vehicle Maintenance (Enter amount), Rentals (Enter amount), and Others (Enter amount). A blue "Add" button is located at the bottom of the overlay layer.

Field Description

Field Name	Description
Expense Type	All the various expense types supported by the bank will be displayed as fields. You can enter values under any of the fields that are applicable to you.

43. Click on the **Add Expense Information** card. The overlay layer appears.

44. Enter values against any expense field that is applicable to you and click **Add**.

The overlay layer closes and the **Expense Information** furnished by you is displayed under the **Expense Information** section of the **Financial Profile** page.

Asset Information

If you have any assets that you wish to be considered for the processing of this application, you can select the **Add Asset Information** option on the **Financial Profile** page. The **Asset Information** overlay layer will be displayed. You can enter details of all the assets you own and click **Add** to add this information to your **Financial Profile**. Alternately, if you do not wish to add any assets to your **Financial Profile**, you can select the check box **I have no Assets**.

Asset Information

Field Description

Field Name	Description
Asset Type	All the various asset types supported by the bank will be displayed as fields. You can enter values under any of the fields that are applicable to you.

45. Click on the **Add Asset Information** card. The overlay layer appears.

OR

Select the **I have no Assets** checkbox.

46. Enter values against any asset field that is applicable to you and click **Add**.

The overlay layer closes and the **Asset Information** furnished by you is displayed under the **Asset Information** section of the **Financial Profile** page.

Liability Information

Select the **Add Liability Information** option on the **Financial Profile** page to invoke the Liability Information overlay layer. You can enter details of all your current liabilities and click **Add** to add this information to your **Financial Profile**. Alternately, if you do not wish to add any liabilities to your **Financial Profile**, you can select the check box **I have no Liabilities**.

Liability Information

Field Description

Field Name	Description
Liability Type	All the various liabilities types supported by the bank will be displayed as fields. You can enter values under any of the fields that are applicable to you.

47. Click on the **Add Liability Information** card. The overlay layer appears.
OR
Select the **I have no Liabilities** checkbox if you do not have any.
48. Enter values against any liabilities field that is applicable to you and click **Add**.
The overlay layer closes and the **Liabilities Information** furnished by you is displayed under the **Liabilities Information** section of the **Financial Profile** page.
49. Once you have furnished all your financial information in the various sections, click **Continue** to proceed to the next step in the application.
OR
Click **Back** to navigate back to the previous step in the application.
OR
Click on the **Scan QR-code anytime to continue on mobile** link to continue the application on a mobile or tablet device.
OR
Under the kebab menu –
 - Click the **Save and Continue Later** option to save the application.
OR
Click the **Continue on Mobile** option to continue the application on a mobile device.

[Home](#)

3.11 Review and Submit

This step displays a summary of your application. Each step of the application is available as a section. The order of the section will be the same as the order of the steps in the application, except for the Personal Information panel and the Documents panel. These panels always appear first and last respectively.

You can modify the information in any section by selecting the link provided against each section.

Review and Submit


ATM/Branch
English
RPM

☰
futura bank

Classic Home Loan
⋮

Your Application Summary

Personal Information
✎



MR John Smith
Born on 20 Mar 1985

Permanent Address
121,Blue Crest Capital Management,Grosvenor Place,Greater London,England,GREAT BRITAIN,SW1X 7AW

Mailing Address
121,Blue Crest Capital Management,Grosvenor Place,Greater London,England,GREAT BRITAIN,SW1X 7AW

Marital Status
Unmarried

Citizenship By Birth

Nationality
GREAT BRITAIN

Country Of Birth
GREAT BRITAIN

Email ID
smith.john@example.com

Current Location
East House

Identification Type
Passport

Mobile Number
+1-9813457890

ID Number
AM3553

Valid Till
22 May 2030

Additional Number

Home Loan Requirements
✎

Property Details

Have you shortlisted the property?	Property Type
Yes	Apartment
Property Location	Estimated Market Value
CA St Jones	GBP20000
Builder	
Lawrence corp	

Loan Details

Loan Purpose	Down payment Amount
BUY_NEW_HOME	GBP3,000.00
Loan Term	Loan Amount
13 years 2 months 0 days	GBP20,000.00

Employment Information
✎

Primary Employment

Employment Type	Company/Employer Name
Full Time	Samtech Corp
Employment Start Date	Employee ID
2004-05-12	SR3353
Employment Category	Organization Category
Professional	Private Limited
Organization Operations	I currently work in this role
Domestic	Yes

Financial Profile ✎

Income Information

Income earned per month:

Salary	Business
GBP12,000.00	GBP2,000.00
Interest Income	Pension
GBP3,000.00	GBP 0.00
Bonus	Rentals
GBP 0.00	GBP 0.00
Cash/ Gifts	Others
GBP 0.00	GBP 0.00

Expense Information

Expenditure incurred per month:

Household	Travel
GBP800.00	GBP 0.00
Education	Rentals
GBP600.00	GBP 0.00
Vehicle Maintenance	Others
GBP 0.00	GBP 0.00
Medical	
GBP400.00	

Asset Information

Savings Deposits	Fixed Deposits
GBP7,000.00	GBP 0.00
Stocks/Funds	Lands
GBP2,300.00	GBP 0.00
Properties	Others
GBP8,900.00	GBP 0.00
Automobiles	
GBP 0.00	

Liability Information

Outstanding Liabilities:

Property Loans	Card Outstanding
GBP4,000.00	GBP 0.00
Vehicle Loans	Overdrafts
GBP2,000.00	GBP 0.00
Personal Loans	Others
GBP 0.00	GBP 0.00

Documents ✎

Financial_Proof - Bank Statement HDFC_statement3.pdf	Financial_Proof - Salary Slip not more than last 3 months oracle_pay slip1.pdf
ID_Proof - Driving License Front Side My DL Copy (1).png	Address_Proof - Driving License Front Side Driving Licence Monica.png

Confirm [Back](#)

Scan QR-code anytime to continue on mobile.

Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions

- 50. Review the application details and click **Confirm**, to proceed with application submission. The **Terms of Service** page appears.
- OR
- Click the icon against any section if you wish to update any information in the respective step.
- OR
- Click **Back** to navigate back to the previous step in the application.

OR

Click on the **Scan QR-code anytime to continue on mobile** link to continue the application on a mobile or tablet device.

OR

Under the kebab menu –

- Click the **Save and Continue Later** option to save the application.

OR

Click the **Continue on Mobile** option to continue the application on a mobile device.

[Home](#)

3.12 Terms of Service


In this step you will be able to view the terms and conditions of the product that you are applying for. You will be required to read the terms and conditions and then click on the checkbox to provide your acknowledgment to having agreed to the terms and conditions.

Terms of Service

The screenshot displays the 'Terms of Service' page for a 'Classic Home Loan' on the Futura Bank website. The page includes a header with the bank's logo and navigation options. The main content area is titled 'Terms of Service' and contains a 'Terms and Conditions' section with a 'View & Download' link. Below this is a checked checkbox for 'I agree to the Terms and Conditions'. The 'Signature (Optional)' section has two tabs: 'Draw Signature' and 'Upload Signature'. A signature 'Smith' is visible in a dashed box, with a 'Clear Signature' link. At the bottom are 'Confirm' and 'Back' buttons.

51. Click on the **View and Download** link to be displayed the terms and conditions of the product on a separate tab.
52. Select the **I agree to the Terms and conditions** check box to accept the terms and conditions.
53. Click on the **Upload Signature** tab to upload a document containing your digital signature. The **Upload your Signature** section appears.
 - a. In **Upload Signature Here** card, drag and drop or upload your digital signature document. The uploaded signature image is listed.

Note:

- 1) Click the  icon to delete the uploaded signature document.
 - 2) The formats supported for the uploaded signature document can be configured. By default the supported formats are PDF, PNG, JPG and JPEG.
 - 3) The maximum size allowed for the signature document is configurable. By default the maximum size allowed is 5 MB.
-

OR
Click on the **Draw Signature** tab to draw signature.

Note:

- 1) Click on the **Clear Signature** link to reset the drawn signature.
 - 2) The **Draw Signature** option is enabled only if you are applying from a touchscreen device.
-

54. Click **Confirm** to proceed with application submission.

OR

Click **Back** to navigate back to the previous step in the application.

OR

Under the kebab menu –

- Click the **Save and Continue Later** option to save the application.

OR

Click the **Continue on Mobile** option to continue the application on a mobile device.

[Home](#)

3.13 Submitted Application - Confirmation

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

Success Message

The screenshot shows the confirmation page for a Classic Home Loan application. At the top right, there are dropdown menus for 'ATM/Branch', 'English', and 'RPM'. The Futura Bank logo is in the top left. The page title is 'Classic Home Loan'. A central graphic shows a person pointing at a clock. Below this, the text reads 'Hi John', 'Thank you for applying for Classic Home Loan', and 'You are all set to enjoy the new way of Banking!'. The application number '000IPAD00000336' is displayed. A 'What next?' section explains that the user will be notified once the application is processed and a pre-approval letter is generated, which is valid for 90 days. A 'Track your Application' link is provided, along with a phone number '+44 80547625289'. A 'Help' button is visible on the right side. The footer contains copyright information for Oracle.

55. Click on the **Track your application** link to navigate to the **Application Tracker** Login page. For information on the Application Tracker, view the **Oracle Banking Digital Experience Retail Originations Application Tracker User Manual**. Once your application is processed and the pre-approval offer has been generated, you can view the details of the same from the application tracker.

For information on the **Home Loan** application, refer the **Oracle Banking Digital Experience Retail Originations Home Loans User Manual**.

[Home](#)

3.14 Existing User

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

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

The pre-approved home loan application form for existing customers will comprise of the following sections:

1. **Upload Documents** – This section will be part of the application form only if it has been configured by the bank for pre-approved home loan applications and certain mandatory documents are not already available against your records in the bank's database.
2. **Employment Information** – This section will only be part of the application form if employment information is to be captured for the product you have selected and if your employment information is either not maintained with the bank at all or if the information is maintained but is not current.
3. **Financial Information** – Like employment information, the financial information section will also be part of the application form only if it is configured for the product you have selected as well as certain factors such as whether your financial information is already maintained with the bank or not and if maintained whether the information is current or not. Hence, the financial information section will only be part of the application form if your information is either not maintained with the bank at all or if the information is maintained but is not current.
4. **Loan Information** – This section will be part of the application form and you will be required to specify details pertaining to the loan i.e. the amount, tenure etc. along with property details.
5. **Terms of Service** – You will be required to read through and accept the terms and conditions related to the online application of the pre-approved home loan you have selected.
6. **Confirmation** – Once you have submitted your application, you will be displayed a confirmation page. This page will contain a success message along with the application reference number that you will be able to use to track your application in the application tracker.

FAQ

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

You will need to first onboard yourself on the digital banking platform. You can do so by selecting the 'Register for online banking access' link on the kick off page or by selecting the 'Register Now' option provided on the login page. Once you have completed the registration process, you can login and proceed with application initiation.

- 2. Can I add a joint applicant while applying for any of the products?**

No, as of now you can apply only as a single applicant. Adding joint applicants is not supported currently.

- 3. In case my application is saved as a draft, can I request a bank executive to complete this application on my behalf?**

Only you can resume and complete a draft application.

- 4. If I am applying for a product as an existing user, can I update my personal information while initiating an application?**

No, you cannot update any personal details while applying as an existing online banking customer. You may contact the bank to update your personal information before applying for a new product.

- 5. For how long I can access and resume my applications that are saved as drafts?**

This is based on the Bank's purging policy. The draft applications will be available for x days in the application tracker before they are purged by the bank.

- 6. Can I apply for a product that I have already applied for and that the bank is currently processing?**

Yes, you can still submit an application for the same product. The decision to process or reject either of the two (or more) applications will rest on the bank.

- 7. How do I view the pre-approval offer once it has been generated by the bank?**

You can view the pre-approval offer in the application tracker details page under the Actions section.

- 8. I have read the pre-approval offer details and now want to apply for a home loan. How do I proceed to convert the pre-approved loan application into an actual home loan application?**

Currently, this feature is not supported through online banking. You may visit any branch of the bank in order to convert the pre-approved home loan into an actual home loan application.

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

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

10. Can bank administrators define the sequence in the steps of the application forms?

No, as of now there is no front end to enable bank administrators to configure the origination workflow from the OBDX platform.

11. How does OCR work?

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

12. For how long will a pre-approval offer be valid once it has been generated by the bank?

Once generated, the pre-approval offer will be valid for a certain period of time. This will be defined by the bank and can vary for each pre-approved loan product. Once this period ends the pre-approval offer will expire.

You can, however, still apply for a home loan directly by selecting the home loan product category from the product showcase or can even apply for a pre-approved home loan again.

[Home](#)