

Retail Originations Education Loans User Manual
Oracle Banking Digital Experience Cloud Service
Release 25.1.0.0.0

Part No. G27933-01

April 2025

Retail Originations Education Loans User Manual

April 2025

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, 2025, 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	1-4
1.1 Purpose	1-4
1.2 Audience	1-4
1.3 Documentation Accessibility	1-4
1.4 Diversity and Inclusion	1-4
1.5 Conventions	1-4
1.6 Screenshot Disclaimer	1-5
1.7 Acronyms and Abbreviations	1-5
2. Education Loan Application	2-1
2.1 Education loan – Product Listing	2-4
2.2 Education loan - Product Details	2-6
2.3 Education loan – Product Comparison	2-8
2.4 Kick Off page	2-11
2.5 Mobile Verification	2-13
2.6 Personal Information	2-16
2.7 Course & Loan Information	2-23
2.8 Disbursement & Repayment	2-28
2.9 Employment Information	2-33
2.10 Financial Profile	2-39
2.11 Guardian Information	2-42
2.12 Guardian Information (New to bank)	2-45
2.13 Guardian's Employment	2-53
2.14 Guardian's Finances	2-59
2.15 Review and Submit	2-63
2.16 Terms of Service	2-65
2.17 Submitted Application - Confirmation	2-67
2.18 Existing User	2-68

1. Preface

1.1 Purpose

Welcome to the User Guide for Oracle Banking Digital Experience. This guide explains the operations that the user will follow while using the application.

1.2 Audience

This manual is intended for Customers and Partners who setup and use Oracle Banking Digital Experience.

1.3 Documentation Accessibility

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

Access to Oracle Support

Oracle customers that have purchased support 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 Diversity and Inclusion

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

1.5 Conventions

The following text conventions are used in this document:

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

1.6 **Screenshot Disclaimer**

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.

1.7 **Acronyms and Abbreviations**

The list of the acronyms and abbreviations that you are likely to find in the manual are as follows:

Abbreviation	Description
OBDX	Oracle Banking Digital Experience

2. Education Loan Application

An education loan is a loan that is provided to students to help them cover the cost of their education and associated costs such as tuition, supplies, cost of living, etc.

The education loan application has been built so as to capture information of the loan and course being applied for as well as basic personal information of the applicant. In cases where the applicant has identified that he/she is currently employed, the application form will also consist of sections in which the applicant can define his/her employment and financial information. In case the applicant is not employed, the application form will contain additional sections in which the personal as well as employment and financial information of the guardian can also be entered.

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

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

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

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

Following are the steps involved in the application submission:

- **Product Selection:** All the products belonging to the selected product category will be listed here. Each product will be listed as a separate card which will display the name and image of the product along with a short description, features and the options to view further details, or to apply for the product. The additional option to select the product so as to compare it with others within the same category will also be provided on each card. You can select a maximum of three products for comparison.
- **Kick Off:** This page serves as an introduction to the application form. In case of education loans, the kickoff page will also capture whether the applicant is currently employed or not. The steps of the application form will be determined by the option selected, i.e. if you have indicated that you are currently employed, the application form will, in addition to other sections, also contain the Employment and Financial Profile sections. If you have identified that you are not employed currently, then you will be required to specify information of a guardian. In this case, the application form will be built with sections in which you can specify personal as well as employment and financial information of your guardian. You can also view the documents required to be uploaded as part of the application. As an applicant, you can identify how you are going to proceed with the application. If you are a new/unregistered user, you can continue as a guest, or if you are an existing online banking customer you can login with your online banking credentials to have your information pre-populated in the application.
- **Mobile Verification:** This step is applicable if you are filling out the application as a new/unregistered user. You will be instructed to enter your mobile number, after which the

system will identify whether your mobile number is already registered with the bank or not. You will then be required to enter the OTP sent to this mobile number in order to proceed with the application form.

- **Personal Information** – This section captures information pertaining to your personal information which will include your full name, date of birth, address details, etc. You can opt to upload an identity proof document to have the information on this section pre-populated or you can alternately enter the required information manually.
- **Employment Information** – You can provide information pertaining to your employment, in this step. In addition to defining information of your primary employment, you can also furnish past employment details and/or other current employment details. This step will be part of the application form only if you have identified that you are currently employed, on the kickoff page.
- **Financial Profile** – In this section, you can furnish details pertaining to your Income, Expense, Assets and Liabilities. This step will be part of the application form only if you have identified that you are currently employed by selecting the provided option on the kickoff page.
- **Guardian Information** – In this section you can provide information about your guardian which will include personal, identification and contact information. If your guardian is an existing customer of the bank, instead of being required to capture extensive information of your guardian, you can simply identify the banking customer ID of your guardian along with basic information such as name and date of birth.
- **Guardian's Employment** – This section, along with the sections in which you can enter the guardian's personal and financial information, will be part of the application form, if you have stated that you are not currently employed, by selecting the specific option on the kickoff page. In this section you can enter the guardian's employment information. In case the guardian is an existing customer of the bank, this section will display information of the guardian's employment, if available with the bank, with the option to modify the data.
- **Guardian's Finances** – In this section you can provide information about your guardian's finances including their monthly income and expenses and information pertaining to their assets and liabilities. This section will be part of the application form only if you have identified that you are not currently employed on the kickoff page. In case the guardian is an existing customer of the bank, this section will display the financial information of the guardian, if available with the bank and the applicant will be able to modify this information as required.
- **Course & Loan Requirements**- In this section you are required to specify information pertaining to your course and loan requirements.
- **Disbursement & Repayment** – In this section, you can specify details of the account in which the sanctioned loan amount is to be disbursed along with details of the account from which the regular loan repayments are to be made. This section will be part of the application form only in case the capture of disbursement and repayment information is mandatory for the product selected.
- **Review and Submit** – Once you have filled out all the information required in the education loan application form, you will be displayed this information on the review page. You can verify the details provided and if required, can edit the information in any sections by selecting the option provided against each section.
- **Terms of Service** – On having reviewed the application, you can then proceed to view the terms and conditions of the education loan you are applying for. You can also add a digital signature by means of uploading a document containing your signature or by physically signing the provided space if you are filling out the application from a touchscreen device.

- **Confirmation** – Once you have submitted your application after having reviewed it and having accepted the terms and conditions, a confirmation page will be displayed. This page will display a success message along with the application reference number. You can track your application on the basis of this reference number. Additionally, this page will also contain a button, by clicking on which you can navigate to the application tracker.

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

How to reach here:

Bank Portal page > Product Offerings > Retail tab > Personal > Education Loans

OR

Bank Portal page > Customer Services > Our Products > Product Offerings > Personal > Loans > Education Loans

To apply for an education loan:

1. Select tab **Personal** under the **Product Offerings** section in the Bank Portal page.
2. Click on **Education Loans**.

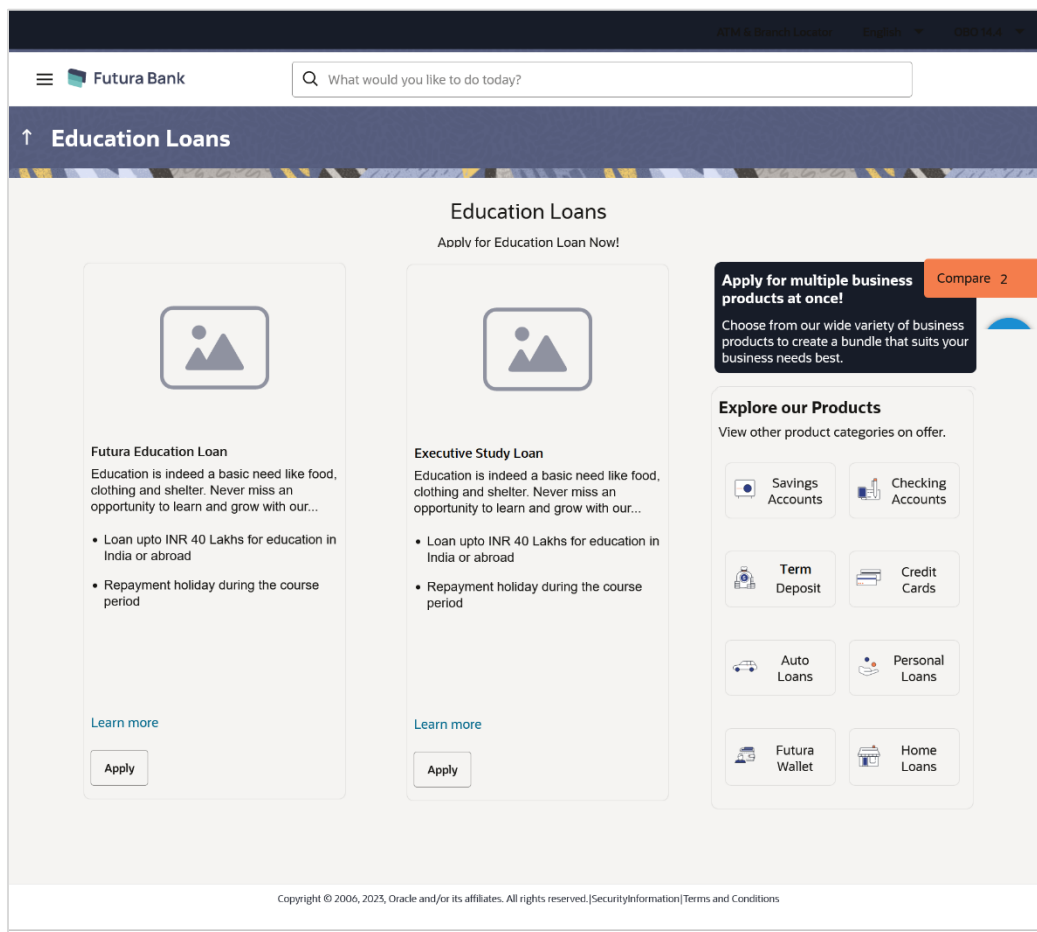
A screen containing the education loan products available for online application will be displayed.

2.1 Education loan – Product Listing

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

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

Product Categories



Field Description

Field Name	Description
------------	-------------

The following information is displayed on each product card.	
--	--

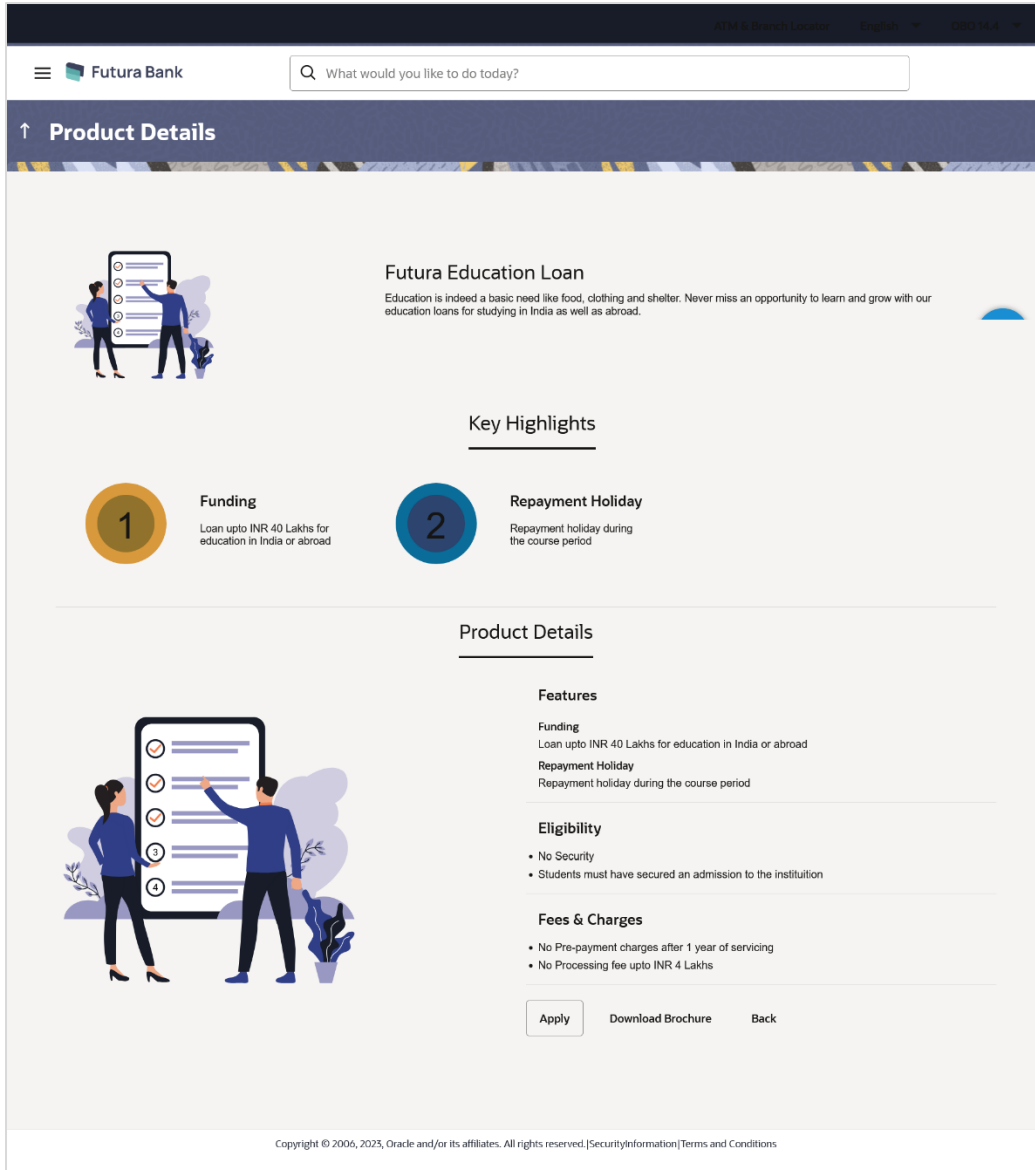
Field Name	Description
Product Name & Image	The name of the product along with an image that represents the product is displayed on each card.
Product Description	A short description of the product is displayed on each card.
Features	Features of the product are listed down on each card.
Cross Sell cards	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.

3. Identify the product for which you want to make an application and click **Apply** provided on the specific card.
OR
Click **Compare** against any (upto 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.

2.2 Education loan - Product Details

This page is displayed if you select the Learn more option provided on the product cards on the product listing page.



Field Description

Field Name	Description
Product Name & Image	Displays the name of the product along with image.
Product Description	Displays the description of each product.

Field Name	Description
Key Highlights	Displays the top three features of the selected product.
Product Details	Displays all the details of the product including features, eligibility and fees and charges.

4. Click **Apply** to apply for the product. The **Product Kickoff** page is displayed.
OR
Click on the **Download Brochure** link to view and download the product brochure.
OR
Click **Back** to navigate back to the previous page.

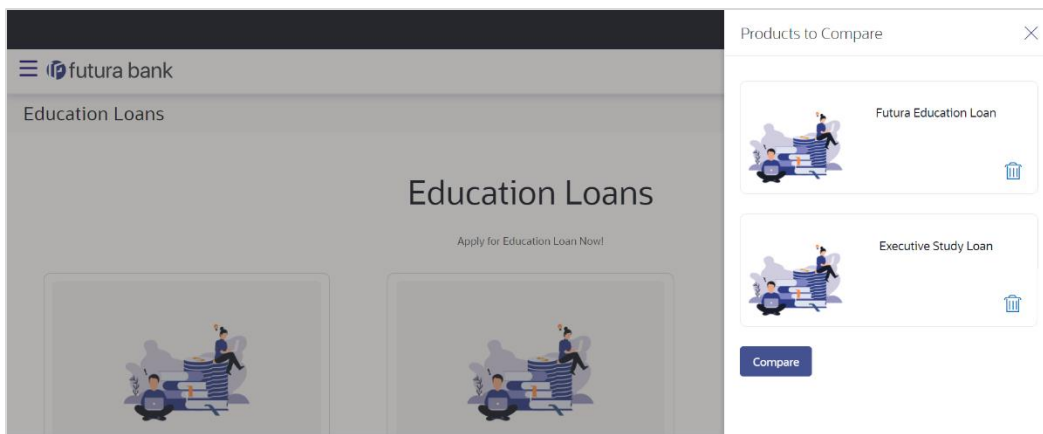
OR
Under the kebab menu –
 - Click the **View Other Products** option to navigate to the Product Offerings page.
OR
Click the **Track/Complete an application** option to navigate to the Application Tracker.

2.3 Education loan – Product Comparison

You can compare the features of two or more (upto three) products of a specific product category by selecting the **Add to Compare** checkbox provided on each product card. As soon as you select the **Add to Compare** checkbox of any product, a floating button will be displayed which will list down the number of products that have been added for comparison as and when an **Add to Compare** checkbox is selected. Once you have made your selection, you can click **Compare** provided on this button to view the selected products and to proceed to the comparison page.

The **Compare Products** page will list down the product features, fees and charges for easy comparison. You can click **Apply** on any product to proceed to the application form for that specific product.

Products to Compare



5. Click **Compare** to proceed to the comparison page. The **Compare Products** page is displayed with details of the selected products listed down for easy comparison.

OR

Click the  icon provided against each product card to delete a specific card. The specific product is removed from the comparison overlay layer.

OR

Click the  icon to close the overlay layer.

Compare Products



Compare Products

...



Futura Education Loan



Executive Study Loan

Eligibility Criteria

No Security upto INR 4 Lakhs
Students must have secured an admission to the institution

No Security upto INR 4 Lakhs

Special Features

Funding
You can avail highest loan amount completely online

Repayment Holiday
Repayment holiday during the course period

Pre-Payment Charges
No Pre-payment charges after 1 year of servicing

Processing Fees
No Processing fee upto INR 4 Lakhs

Loan upto INR 40 Lakhs for education in India or abroad

No Pre-payment charges after 1 year of servicing

Apply

Apply

Copyright © 2006, 2023, Oracle and/or its affiliates. All rights reserved. | Security | Information | Terms and Conditions

Field Description

Field Name	Description
The following fields appear as parameters for comparison under each product.	
Product Name & Image	Displays the name of the product along with image.
Product Description	Displays the description of the product.

Field Name	Description
Eligibility Criteria	Displays the eligibility criteria that are to be met in order to apply for the product.
Special Features	Displays the features of the product.
Fees and Bank Charges	Displays the fees and bank charges applicable for the product.
Value Added Benefits	Displays the value added benefits of the product.
Option to Remove a product from the comparison list	Click the  icon to remove the product from the list of products to be compared. This icon is provided against the product name and image.
Option to replace a product for comparison	Click the  icon to replace the product with another product for comparison.

-
6. Click **Apply** against any product to apply for that product. The **Kickoff** page of that specific product is displayed.
-

Note:

- 1) You can select a maximum of three products to compare with each other.
 - 2) In order to compare products, selection of atleast two products of the same product category is required.
-

2.4 Kick Off page

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

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

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

Additionally, you will also be able to specify whether you are currently employed or not, on the kick-off page. This option is enabled on the kickoff page, as based on the selection, the application form will contain sections to capture either the employment and financial information of the applicant (if the applicant is currently employed), or the information of the applicant's guardian (this will include personal, employment and financial information) in case the applicant is not currently employed.

Kick Off page

The screenshot shows the 'Ready to Apply' page on the Futura Bank website. The page has a dark blue header with the Futura Bank logo and navigation links. Below the header, there's a section titled 'Futura Education Loans'. The main content area is white and contains a form titled 'Ready to Apply?'. The form asks 'Are you currently employed?' with two buttons: 'Yes, I am' and 'No, I am not'. Below this, there's a 'Check Your Eligibility' section with two bullet points: 'If I am currently unemployed, I will be required to provide information of my guardian. This includes the guardian's employment and financial information.' and 'I have at least one form of ID and any other mandatory documents handy. If applying with a guardian, the guardian's ID and mandatory documents need to be provided. Valid documents accepted for this application - View list'. There's a 'Read more' link below the second bullet point. At the bottom of the form, there's a checkbox labeled 'I am a Futura Bank online banking customer' with the text 'Login for a faster application experience' below it. An 'Apply Now' button is at the bottom right of the form.

7. Under the field, **Are you currently employed?** Select the option, **Yes, I am**, if you are currently employed or
8. Select the option **No, I am not**, if you are not employed currently.
9. Click on the **View List** link. An overlay window on which the list of documents required to support the application for the selected product, will be listed.

10. Click on the **View Privacy Policy** link to view the privacy policy of the bank on a new tab within the same browser window.
11. Select the **I am a Futura Bank online banking customer** option if you are an existing online banking customer of the bank. The **Login** page will appear after you click on the **Apply Now** button.
For more information on the application of an existing online banking customer, view the **Existing Online Banking Customer** section.

OR

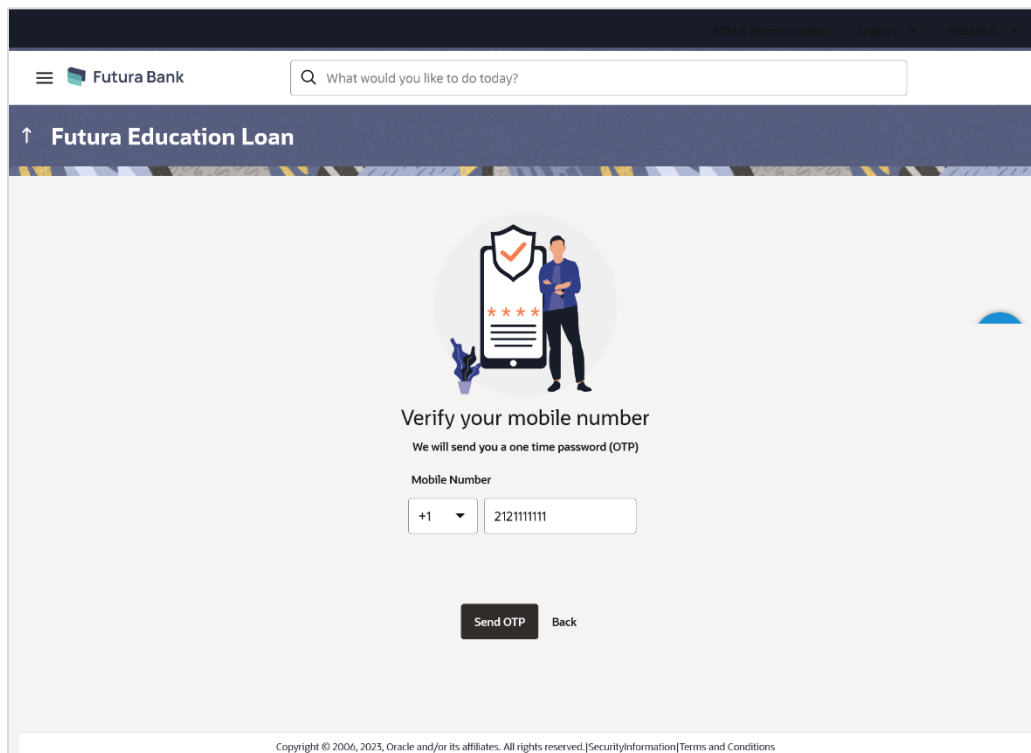
If you are new to the bank i.e. do not have an existing relationship in terms of accounts, loans or credit cards with the bank, simply select the **Apply Now** button, without selecting the **I am a Futura Bank online banking customer** option. The **Mobile Verification** page will be loaded.

2.5 Mobile Verification

This step is applicable only for prospect/guest customers. 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.

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

13. 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

What would you like to do today?

↑ Futura Education Loan

Enter OTP

We have sent you an OTP on your mobile number
+1 212 111 1111

Didn't receive the OTP?

Resend Back

Copyright © 2006, 2023, Oracle and/or its affiliates. All rights reserved. [Security Information] Terms and Conditions

Field Description

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

14. 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.

15. The success message of mobile number verified appears as a toast message on the next page of the application form.

2.6 Personal Information

This section of the application form captures your personal information. You can opt to upload your ID proof so as to have your information pre-populated on the basis of the ID document.

Personal Information – Basic Details

The screenshot shows the 'Futura Education Loan' application form. At the top, there's a navigation bar with 'Futura Bank', a search bar, and links for 'ATM & Branch Locator', 'English', and 'OBO 14.4'. Below this is a progress bar with six steps: 1. Personal Information, 2. Course & Loan Information, 3. Disbursement & Repayment, 4. Employment Information, 5. Financial Profile, and 6. Parent/Guardian Information. Step 1 is currently active. Below the progress bar, there's a button to 'Upload documents to pre-fill this section' and a link to 'View list of supporting documents'. The main section is titled 'Personal Information' with a sub-header 'Please take a moment to verify your personal information.' Underneath, there are three tabs: 'Basic Details', 'Identity', and 'Contact'. The 'Basic Details' tab is selected, showing fields for Title, First Name, Middle Name (Optional), Last Name, Date of Birth, Citizenship, Gender, and Marital Status. Each field has a 'Required' label. At the bottom, there's a 'Continue' button and a note to 'Scan QR-code anytime to continue on mobile.'

Field Description

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

Field Name	Description
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.
Citizenship	The country of your citizenship.
Gender	The gender with which you identify. The options are: • Male • Female • Other • Do not wish to disclose
Marital Status	Your marital status. The options are: • Legally Separated • Married • Unmarried • Widow

Personal Information – Identity

The screenshot shows the Futura Bank website interface for an Education Loan application. At the top, there's a navigation bar with 'Futura Bank' logo, a search bar, and links for 'ATM & Branch Locator', 'English', and 'OBO 14.4'. Below this is a dark blue header with 'Futura Education Loan'. The main content area features a progress bar with six steps: 1. Personal Information (active), 2. Course & Loan Information, 3. Disbursement & Repayment, 4. Employment Information, 5. Financial Profile, and 6. Parent/Guardian Information. Below the progress bar, there's a section for 'Personal Information' with a sub-header 'Identity'. It includes a 'Continue' button and a 'Scan QR-code anytime to continue on mobile.' link. The form fields are: 'Identification Type' (dropdown), 'ID Number' (text input), and 'Valid Till (Optional)' (date picker).

Field Description

Field Name	Description
Identity	
Identification Type	The type of identification that you wish to provide as proof of identity.
ID Number	Your identity number of the proof of identity selected.
Valid Till	The date till which the identification document is valid. This field is optional.

Personal Information – Contact

The screenshot shows the Futura Bank Education Loan application interface. At the top, there's a navigation bar with 'Futura Bank', a search bar, and links for 'ATM & Branch Locator', 'English', and 'OBO 14.4'. Below this is a header for 'Futura Education Loan'. A progress bar indicates six steps: 1. Personal Information, 2. Course & Loan Information, 3. Disbursement & Repayment, 4. Employment Information, 5. Financial Profile, and 6. Parent/Guardian Information. The 'Personal Information' step is active. Below the progress bar, there are links to 'Upload documents to pre-fill this section' and 'View list of supporting documents'. The main section is titled 'Personal Information' with a sub-header 'Please take a moment to verify your personal information.' It has three tabs: 'Basic Details', 'Identity', and 'Contact', with 'Contact' being the active tab. The 'Contact' tab contains a 'Home Address' field with a search icon and a 'Required' label. Below this is a link 'Click Here' for 'Prefer to enter your address line by line?'. Then, there's a question 'Is your mailing address the same as above?' with radio buttons for 'Yes' (selected) and 'No'. Below that is an 'Email ID' field with a 'Required' label. At the bottom, there's a 'Mobile Number' field with the value '+91 4444666678' and a 'Continue' button. A note at the very bottom says 'Scan QR-code anytime to continue on mobile.'

Field Description

Field Name	Description
Contact	
Home Address	Enter your address in this field.
Home Address Overlay	
This overlay is displayed when you click on the Click Here link available under the Home Address field. On this overlay, you can enter your address line by line.	
House/Unit Number	Your house or flat number.
Building Name	Enter the building name of your home address.
Street	Specify the street address of your home address.
Country	Select the country in which you reside.
City	Specify the city in which you reside.
State	Select the state in which you reside.

Field Name	Description
Locality	Specify the locality in which your home address is located.
Zip Code	Enter the zip code of your home address.
Is your mailing address the same as above?	Identify if your mailing address is the same as the home address entered. The options are: • Yes • No
Mailing Address	Enter your mailing address in this field. This option will appear only if you have selected option No under the Is your mailing address the same as above? field.

Mailing 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.

House/Unit Number	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.
Country	Select the country in which your mailing address is located.
City	Specify the city in which your mailing address is located.
State	Select the state in which your mailing address is located.
Locality	Specify the locality in which your mailing address is located.
Zip Code	Enter the zip code of your mailing address.
Email ID	Your email ID.
Mobile Number	Displays the mobile number that you had entered on the mobile verification page.

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

17. In the **Primary Details** tab;

- a. From the **Title** list, select the title that applies to you.

- b. In the **First Name** field, enter your first name.
 - c. In the **Middle Name** field, enter your middle name, if applicable.
 - d. In the **Last Name** field, enter your last name.
 - e. From the **Date of Birth** date picker, select your date of birth of yours.
 - f. From the **Citizenship** list, select the country of which the applicant is a citizen.
 - g. From the **Gender** list, select your gender.
 - h. From the **Marital Status** list, select your marital status.
18. Click **Continue** to move to next sub section, the **Identity** sub section appears.
19. In the **Identity** sub section;
- i. From the **Identification Type** list, select an identification document which you would like to provide as proof of identity.
 - j. In the **ID Number** field, enter the identity number of the proof of identity selected.
 - k. From the **Valid till** date picker, select the date till which the identification document is valid, if required.
20. Click **Continue** to move to next sub section, the **Contact** sub section appears.
21. In the **Contact** sub section;
- a. In the **Home Address** field, enter your Home address.
- OR
- Click on the **Click Here** link provided under the **Home Address** field to invoke the overlay on which you can enter your address line by line.
- If you have clicked the **Click Here** link, the **Home Address** overlay is displayed. You can specify your home address as follows:
- i. In the **House/Unit Number** field, enter your house or flat number.
 - ii. In the **Building Name** field, enter the building/house name of your home address, if applicable.
 - iii. In the **Street** field, enter the name of the street on which your home address is located.
 - iv. In the **Locality** field, enter the locality in which your home address is located.
 - v. In the **Zip Code** field, enter the zip code of your home address.
 - vi. In the **City** field, enter the name of the city in which your home address is located.
 - vii. In the **State** field, enter the name of the state in which your home address is located.
 - viii. In the **Country** field, enter the name of the country in which your home address is located.
 - ix. Click the **Add** button to add the address. The overlay window will be closed and the address will be updated in the **Home Address** field under the **Contact Details** section on the **Personal Information** page.
- b. In the **Is your mailing address the same as above?** field, select the option of choice;
 - c. 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.

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/Unit Number** 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 the **Add** 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.
- a. If you select **Yes**, your home address will be considered as your mailing address.
22. In the **Email ID** field, enter your email ID.
23. 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.

2.7 Course & Loan Information

In this step, you are required to specify information pertaining to your course and loan requirements. Course details will include details such as course location, collage/university name, proposed course of study, course duration, the costs involved, etc.

Course & Loan Information

Futura Bank ATM & Branch Locator English USS CBPM 14.4 HEL Branch

Futura Education Loans

Personal Information **Course & Loan Information** Disbursement & Repayment Employment Information Financial Profile

Upload documents to pre-fill this section
[View list of supporting documents](#)

Course & Loan Information
Provide Information Pertaining To Your Course And Loan Requirements.

Course Details

Loan Purpose: Education

Course Location: Overseas Domestic

Country: Required

University/School: Required

Institution: Required

Proposed Course of Study: Required

Specialization: Required

Course Type: Required

Course Duration: Years 0 Months 0

Course Commencement Date: Required

Admission Status: Required

+ Cost of Course

Eligible for financial assistance?
☒ Yes ☐ No

Finance Assistance Amount: Currency USD Amount: Required

Loan Details

Loan Term: Years 0 Months 0 Days 0

Term Range - 1 months to 240 months.

Loan Amount: Currency USD Amount: Required

Amount Range - \$10,000.00 to \$999,999.999.00

Interest Rate Type: Fixed

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

Continue Back

Scan QR-code anytime to continue on mobile.

Field Description

Field Name	Description
Course Details	
Loan Purpose	The purpose for which the loan is being applied for.
Course Location	Specify whether the course you have applied for is within the country or is in a foreign country. The options are: • Overseas • Domestic
Country	The country in which the course is held. This field is enabled only if you select the Overseas option in the Course Location field.
University/School	The name of the university or school in which you intend to study.
Institution	The name of the parent institution of the university or school in which you intend to study.
Proposed Course of Study	The course which you intend to study.
Specialization	The specialization that you intend on taking.
Course Type	Specify the type of course. The options are: • Part Time • Full Time
Course Duration	The duration of the course you intend on studying. You can enter the duration in years and months.
Course Commencement Date	The date on which the course will start.
Admission Status	The status of admission i.e. whether you have already attained admission to the course or not. The options are: • Confirmed • Awaited

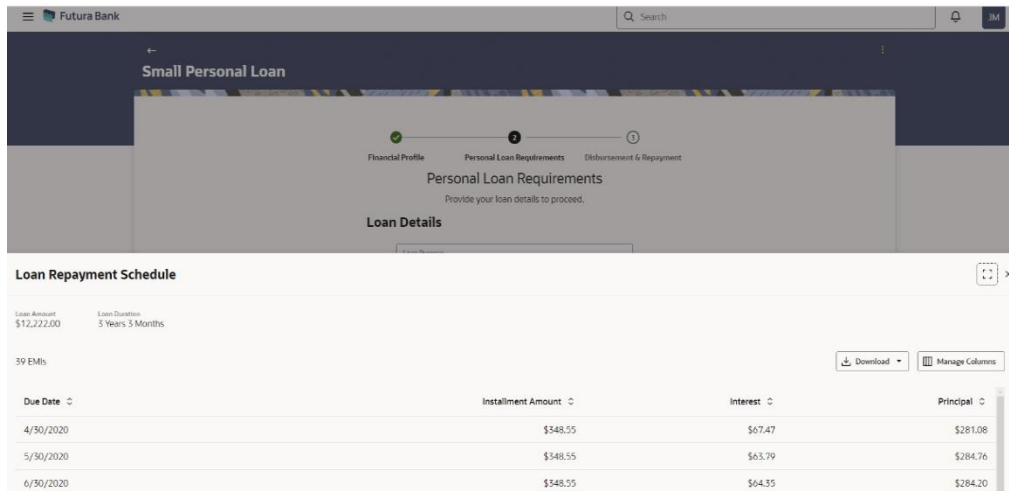
Field Name	Description
Cost of Course	Click on the icon to add information pertaining to course expenses.
Cost of Course	The following fields will be displayed in the Cost of Course overlay layer once you click on the Cost of Course option.
Tuition Fees	The cost of tuition.
Living Expenses	The cost of living that is estimated to be incurred during the course of education.
Travel Expenses	The cost of travel that is estimated to be incurred during the course of education.
Examination Fees	The cost of travel that is estimated to be incurred during the course of education.
Others	Any other expenditure that is estimated to be incurred during the course of education.
Cost of Course	This section will be displayed on the Course & Loan Information page once you have entered values in the Cost of Course overlay layer.
Individual Costs	The amount values as entered against each field in the Cost of Course overlay layer will be displayed in this section.
Total Amount	The total cost of course i.e. the sum of all the amount values entered against applicable individual costs will be calculated and displayed.
Eligible for Financial Assistance?	Specify if you are eligible for any scholarship or other financial assistance programs. The options are: • Yes • No
Financial Assistance Amount	The amount of financial assistance that you are eligible for. This field will be displayed if you have selected option Yes under the Eligible for Financial Assistance? field.
Loan Details	

Field Name	Description
Loan Term	The tenure of the loan in terms of years, months, and days. Note: 1) The loan term must be within the minimum and maximum allowed range defined at the product level. 2) The units in which the loan term can be captured will depend on the maintenance for the same in OBO.
Loan Amount	The amount of the loan. Note: The loan amount must be within the minimum and maximum allowed range defined at the product level.
Interest Rate Type	The type of interest rate to be applied on the loan i.e. fixed or floating. Note: In the event that a single type of interest rate is defined for the loan product, this field will be designated as read-only, and the corresponding applicable interest rate type will be presented alongside it.

24. From the **Loan Purpose** list, select the purpose for which the loan is being applied, if the field is a dropdown. If the field is an input field, enter the purpose of the loan.
25. From the **Course Location** field, specify whether the course you have applied for is within the country or is in a foreign country.
 - a. If you have selected the option **Overseas** under the field **Course Location**, from the **Country** list, select the country in which the course will be held.
26. In the **University/School** field, enter the name of the university/school in which you intend to study.
27. In the **Institution** field, enter the name of the parent institution of the university or school in which you intend to study.
28. In the **Proposed Course of Study** field, enter the name of the course which you intend to study.
29. In the **Specialization** field, enter the specialization that you intend on taking.
30. From the **Course Type** list, select the type of course.
31. In the **Course Duration** lists, define the duration of the course in years and/or months.
32. From the **Course Commencement Date** date picker list, select the date on which the course will commence.
33. From the **Admission Status** list, select status of admission.
34. Click on the **Cost of Course** link to add information pertaining to course expenses. The application displays the overlay layer in which you can specify information about the course expenses.
 - a. In the **Tuition Fees** field, enter the cost of tuition.
 - b. In the **Living Expenses** field, enter the estimated cost of living.

- c. In the **Travel Expenses** field, enter the estimated cost of travel that will be incurred during the course of education.
 - d. In the **Examination Fees** field, enter the examination fees amount that will be incurred during the course of education.
 - e. In the **Other** field, enter the amount of any other expenditure that might be incurred during the course of education, if any.
35. From the **Eligible for Financial Assistance?** field, select the option to identify if you are eligible for any scholarship or other financial assistance programs.
 - a. If you select the **Yes** option;
 - i. In the **Financial Assistance Amount** field, enter the amount of financial assistance that you are eligible for.
36. In the **Loan Term** lists and field, define the term of the loan in years, months and/or days.
37. In the **Loan Amount** field, enter the loan amount that is to be borrowed.
38. From the **Interest Rate Type** field, select the type of interest rate you want to be applied on the loan.
39. Select the **View Repayment Schedule** option to view the loan repayment schedule in a detailed tabular form.

Loan Repayment Schedule



Loan Repayment Schedule

Loan Amount: \$12,222.00 Loan Duration: 5 Years 5 Months

39 EMIs

Download Manage Columns

Due Date	Installment Amount	Interest	Principal
4/30/2020	\$348.55	\$67.47	\$281.08
5/30/2020	\$348.55	\$63.79	\$284.76
6/30/2020	\$348.55	\$64.35	\$284.20

40. 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 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.

2.8 Disbursement & Repayment

In this section of the application form, you can specify details of the account in which you would like the loan amount to be disbursed once the bank processes your application form and sanctions the loan amount. You can also specify information pertaining to the account from which you intend on making loan repayments.

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

Disbursement

The screenshot shows the 'Futura Education Loan' application form, specifically the 'Disbursement & Repayment' step. The form is part of a multi-step process indicated by a progress bar at the top: 1. Personal Information (completed), 2. Course & Loan Information (completed), 3. Disbursement & Repayment (current step), 4. Employment Information, 5. Financial Profile, and 6. Parent/Guardian Information. The 'Disbursement & Repayment' section has two tabs: 'Disbursement' (selected) and 'Repayment'. Under the 'Disbursement' tab, there is a 'Capture Later' toggle switch. Below this, there are four required input fields: 'Account Name', 'Account Number', 'Confirm Account Number', and 'BIC Code'. A 'Verify' button is next to the BIC Code field. A 'Lookup BIC Code' link is provided below the BIC Code field. At the bottom of the form, there are 'Continue', 'Back', and 'Skip this Step' buttons. A note at the bottom states: 'Scan QR-code anytime to continue on mobile.'

Field Description

Field Name	Description
Capture Later	The option to capture disbursement account details at a later date. Select this option if you do not wish to specify information of the account in which the loan is to be disbursed, at present.
Loan Amount to be credited in account held with	

Field Name	Description
Account Name	The name of the account holder.
Account Number	The account number in which the loan is to be disbursed.
Confirm Account Number	Re-enter the account number to confirm the same.
BIC Code	The BIC code through which the transfer is to be made.
Verify	Click on the link to verify the Bank Identifier code (BIC) defined in the BIC Code field.
Lookup BIC Code	
The lookup for the Bank Identifier code (BIC) search. The below fields appears in modal window if the Lookup BIC Code link is selected.	
BIC Code	The facility to lookup bank details based on Bank Identifier code through which the transfer is to be made.
Bank Name	The facility to search for the BIC code based on the bank name.
City	The facility to search for the BIC code based on the city name.
Search Results	Based on search criteria or Bank Code (BIC), fetch bank details.
Bank Name	The name of the bank in which the account is held.
City	The city in which the bank is located.
State	The state in which the bank is located.

Repayment Details

Field Description

Field Name	Description
Capture Later	The option to capture repayment account details at a later date. Select this option if you do not wish to specify information of the account from which the loan is to be repaid, at present.
Same as disbursement account details?	Specify whether loan repayments will be made from the same account defined for disbursement or if the account will be different. The options are: • Yes • No
The following fields will be displayed only if the option No has been selected in the Same as disbursement account details? field.	
Account Number	All the active checking and savings accounts of the customer will be available for selection.

Field Name	Description
------------	-------------

The following field will be enabled only if the **Other Bank** option is selected in the **Repay loan from account held with** field.

Note: This section will displayed by default in case of guest/prospect applications and also if the existing customer applying for the loan does not have active CASA accounts with the bank.

Account Name	The name of the account holder.
Account Number	The account number from which loan repayments will be made.
Network Code	The payment network code through which the transfer will be made.
Verify	Click on the link to verify the payment network code defined in the Network Code field.

Look up Network Code

The option to search for payment network code. The below fields appears in modal window if the **Lookup Network Code** link is selected.

Network Code	The facility to lookup bank details based on payment network code through which the transfer is to be made.
Bank Name	The facility to search for the Network code based on the bank name.
City	The facility to search for the Network code based on the city name.
Search Results	Based on search criteria or Network Code, fetch bank details.
Bank Name	The name of the bank in which the account is held.
City	The city in which the bank is located.
State	The state in which the bank is located.

41. Under the **Disbursement** sub-section select option **Capture Later** if you wish to specify disbursement account details at a later date.

OR

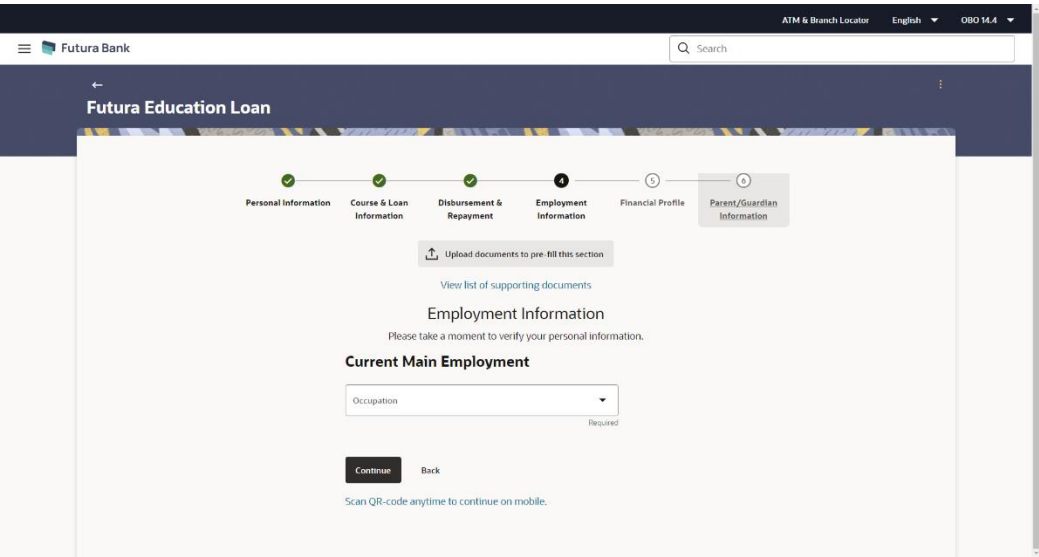
42. In the **Loan amount to be credited in account held with** field, specify in which account the loan amount is to be credited in the **Disbursement Details** section.
- In the **Account Name** field, enter the name of the account holder in whose account the loan is to be disbursed.
 - In the **Account Number** field, enter the account number in which the loan is to be disbursed.
 - In the **Confirm Account Number** field, re-enter the account number to confirm the same.

- c. In the **BIC Code** field, enter the BIC code through which the transfer is to be made.
 - d. Click on the **Verify** link to verify the Bank Identifier code (BIC) defined in the **BIC Code** field. The system fetch bank details based on Bank Identifier Code (BIC).
OR
Click on **Lookup BIC Code** link, and enter the details to search the Bank Identifier Code through the lookup option provided.
43. Click **Continue** to proceed to the next step in the application. The **Repayment** tab appears.
44. Under the **Repayment** sub-section select the option **Capture Later** if you wish to specify repayment account details at a later date.
- OR
45. In the **Same as disbursement account details?** field, specify whether the account details specified in the **Disbursement Details** section is same for loan repayment.
- a. If you have selected the option **Yes**; the account that you have defined for disbursement will be considered for repayments as well.
OR
If you have selected the option **No**;
 - i. In the **Repay loan from account held with** field, specify the account from which loan repayments will be made.
 - ii. In the **Account Name** field, enter the name of the account holder from whose account the loan is to be repaid.
 - iii. In the **Account Number** field, enter the account number from which the loan is to be repaid.
 - iv. In the **Network Code** field, enter the Network Code through which the transfer is to be made.
 - v. Click on the **Verify** link to verify the Network Code defined in the **Network Code** field. The system fetch bank details based on Network Code.
OR
Click on **Lookup Network Code** link, and enter the details to search the Network Code through the lookup option provided.
46. 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.

2.9 Employment Information

You can specify details of your employment in this step. This step will be part of the application if you have stated that you are currently employed by having selected the option **Yes, I am** under the field **Are you currently employed?** on the kickoff page.

Employment Information



Field Description

Field Name	Description
Upload documents to prefill this section	Click this link to upload supporting documents to prefill the section.
View list of supporting documents	Click on the link to view the documents supported for this section to be prefilled with data.
Primary Employment	
Occupation	The occupation of the applicant. The options are: • Salaried • Self Employed/Professional

The following fields will be applicable if you have selected the option '**Salaried**' in the **Occupation** drop-down list.

Field Name	Description
Employment Status	The status of your employment. The options are: • Full Time • Part Time • Contract • Professional • Lawyer • Proprietor • Self Employed • Business • Agriculturist • Govt. Employee • Professional • Others
Company/Employer Name	The name of the company of employer at which you are employed.
Employment Start Date	The date on which you started working with the specific company/employer.
Organization Category	The category under which your organization falls. The options are: • Private Ltd. • Government • NGO
Organization Operations	Specify the area of operations of the organization with which you are employed. The options are: • Global • Domestic
Add Another Employment Record	Click on this link if you wish to provide details of other past or current employment. Once you click on this link, the fields in which you can enter additional employment details, will be displayed.
The following fields will be applicable if you have selected the option 'Self Employed/Professional' in the Occupation drop-down list.	

Field Name	Description
Profession	Select your profession from the list provided.
Company/Firm Name	The name of the Company/Firm where you are working.
Business Start Date	The date on which you started your business.
Add Another Employment Record	Click on this link if you wish to provide details of other past or current employment. Once you click on this link, the fields in which you can enter additional employment details, will be displayed.
Additional Employment <Number>	
The following fields will be displayed for each Additional Employment record that is added.	
Occupation	The occupation of the applicant. The options are: • Salaried • Self Employed/Professional The following fields will be applicable if you have selected the option 'Salaried' in the Occupation drop-down list.
Employment Status	The status of your employment. The options are: • Full Time • Part Time • Contract • Professional • Lawyer • Proprietor • Self Employed • Business • Agriculturist • Govt. Employee • Professional • Others
Company/Employer Name	The name of the company of employer at which you are employed.

Field Name	Description
I currently work in this role	Specify whether you are currently working in this role with this organization. The options are: • Yes • No
Employment Start Date	The date on which you started working with the specific company/employer.
Employment End Date	The date on which your employment ended with the specific company/employer.
Organization Category	The category under which your organization falls. The options are: • Private Ltd. • Government • NGO
Organization Operations	Specify the area of operations of the organization with which you are employed. The options are: • Global • Domestic
Add Another Employment Record	Click on this link if you wish to provide details of other past or current employment. Once you click on this link, the fields in which you can enter additional employment details, will be displayed.
The following fields will be applicable if you have selected the option ' Self Employed/Professional ' in the Occupation drop-down list.	
Profession	Specify your profession.
Company/Firm Name	The name of the Company/Firm where you are working.
I currently work in this role	Specify whether you are currently working in this role with this organization. The options are: • Yes • No
Business Start Date	The date on which you started the business.

Field Name	Description
Business End Date	The date on which you ended the business. This field will only be displayed and mandatory if the option No has been selected under the field I currently work in this role .
Add Another Employment Record	Click on this link if you wish to provide details of other past or current employment. Once you click on this link, the fields in which you can enter additional employment details, will be displayed.

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

48. From the **Occupation** list, select the occupation in which you are/were involved when employed at the company/business.

- If you select the option '**Salaried**' in the **Occupation** drop-down list.
 - From the **Employment Status** list, select the employment status applicable to you.
 - From the **Company/Employer Name** list, select name of the company / employer at which you are employed.
 - From the **Employment Start Date** date picker, select the date on which you started working with this employer.
 - From the **Organization Category** list, select your category under which the organization with which you are employed, falls.
 - From the **Organization Operations** list, select the area of operations of the company/organization with which you are employed.
- If you select the option '**Self Employed/Professional**' in the **Occupation** drop-down list.
 - From the **Profession** list, select your profession.
 - From the **Company/Firm Name** list, select the name of the Company/Firm where you are working.
 - From the **Business Start Date** date picker, select the date on which you started working with this business/employer.

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.

49. 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.

2.10 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.

This step will be part of the application if you have stated that you are currently employed by having selected the option **Yes, I am** under the field **Are you currently employed?** on the kickoff page.

Financial Profile – Income & Expenses

The screenshot shows the 'Futura Education Loans' application interface. At the top, there's a navigation bar with 'Futura Bank' logo, a search bar, and links for 'ATM & Branch Locator', 'English', and 'UBS OBPM 14.4 HEL Branch'. Below this is a progress indicator with five steps: 'Personal Information', 'Course & Loan Information', 'Disbursement & Repayment', 'Employment Information', and 'Financial Profile'. The 'Financial Profile' step is currently active. Below the progress bar, there's a button to 'Upload documents to pre-fill this section' and a link to 'View list of supporting documents'. The main section is titled 'Financial Profile' with the instruction 'Please update your financial information'. It has two tabs: 'Income & Expenses' (selected) and 'Assets & Liabilities'. Under 'Income & Expenses', there's a section for 'Income' with the instruction 'Add all your income from different sources.' and a form with 'Income Mode' (dropdown) and 'Income Amount' (text input). Below this is a link to 'Add another Income Source'. There's also a section for 'Expenses' with the instruction 'Add any of your expenses from the given modes.' and a form with 'Expense Type' (dropdown) and 'Expense Amount' (text input, marked as 'Required'). Below this is a link to 'Add another Expense'. At the bottom, there's a 'Please Note' section stating 'Information entered on this screen will impact the final interest rate.' and two buttons: 'Continue' and 'Back'. A QR code link is also present: 'Scan QR-code anytime to continue on mobile.'

Field Description

Field Name	Description
Upload documents to prefill this section	Click this link to upload an ID proof document so as to auto fill this section with the information available in your ID proof. These documents will also serve to support your application.

Field Name	Description
View list of supporting documents	Click on the link to view the documents supported for this section to be prefilled with data.
Income	
Income Mode	The possible modes of income will all be listed in the drop-down. Select any income mode to specify the amount earned on a monthly basis.
Income Amount	Specify the amount of income earned on a monthly basis against the selected income mode.
Add another Income Source	The option to add another income record. The applicant can select this option to add multiple income records.
Expenses	
Expense Type	The possible types of expenditure supported by the bank will all be listed in the drop-down. Select any expense type to specify the amount spent on a monthly basis against it.
Expense Amount	Specify the amount of expenditure incurred on a monthly basis against the type selected.
Add another Expense	The option to add another expense record. The applicant can select this option to add multiple expense records.
50. From the Income Mode list, select the income mode to specify the amount earned on a monthly basis. 51. In the Income Amount field, enter the amount of income earned on a monthly basis against the selected income mode. 52. Click on the Add another Income Source link to add another income record. 53. From the Expense Type list, select the expense type mode to specify the amount spend on a monthly basis. 54. In the Expense Amount field, enter the amount of expenditure incurred on a monthly basis against the type selected. 55. Click on the Add another Expense link to add another expense record.	

Financial Profile – Assets & Liabilities

The screenshot shows the Futura Bank Education Loans application interface. At the top, there's a navigation bar with the Futura Bank logo, a search bar, and links for ATM/Branch Locator, English, and UBS OBPM 14.4 HEL Branch. Below this is a header for 'Futura Education Loans'. The main content area features a progress bar with five steps: Personal Information, Course & Loan Information, Disbursement & Repayment, Employment Information, and Financial Profile (the current step). Below the progress bar, there's a section for 'Financial Profile' with a prompt to 'Please update your financial information'. It includes tabs for 'Income & Expenses' and 'Assets & Liabilities'. Under 'Assets & Liabilities', there are sections for 'Assets' and 'Liabilities', each with a question 'Do you want to add your [asset/liability] information?' and radio button options for 'Yes' and 'No'. A 'Please Note' box states that information entered will impact the final interest rate. At the bottom, there are 'Continue' and 'Back' buttons, and a QR code prompt for mobile users.

Field Description

Field Name	Description
Do you want to add your asset information?	Specify whether asset information is to be provided or not. The options are: - Yes - No
Asset Type	Specify the type of asset you wish to add.
Asset Value	The current value of the asset
Add another Asset	The option to add another asset record.
Liabilities	
Do you want to add your liability information?	Specify whether information about your liabilities is to be specified or not. The options are: - Yes - No If the option Yes is selected, the fields by way of which you can specify liability information will appear as follows.

Field Name	Description
Liability Type	Specify the type of liability you wish to define.
Liability Value	The value of the liability selected.
Add another Liability	The option to add another liability record.

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

57. In the **Do you want to add your asset information?** field:

- if you select option **Yes**:
 - From the **Asset Type** list, select the type of asset you wish to add.
 - In the **Asset Value** field, enter the value of the selected asset.
 - Click on the **Add another Asset** link to add another asset record.
- Select option **No** if you do not wish to add asset information.

58. In the **Do you want to add your liability information?** field:

- if you select option **Yes**:
 - From the **Liability Type** list, select the type of liability you wish to define.
 - In the **Liability Value** field, enter the value of the selected liability.
 - Click on the **Add another Liability** link to add another liability record.
- Select option **No** if you do not wish to add liability information.

59. 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.

2.11 Guardian Information

This section will be part of the application form only if you have stated that you are not currently employed, by having selected the option **No, I am Not**, under the field **Are you Currently Employed?** on the kickoff page.

In case your guardian is an existing customer of the option, you will not be required to furnish their personal information and instead can specify the guardian's banking customer ID along with basic information (Name and Date of Birth). The guardian's employment and financial information will be displayed and if you wish to update the same, you can do so. In case your guardian does not have any existing relationship with the bank, you will be required to specify detailed personal information as well as their employment and financial information.

Guardian Information

Field Description

Field Name	Description
Is your guardian an existing customer of the bank?	Specify whether your guardian is an existing customer of the bank. The options are: - Yes - No
The following fields are displayed if the option Yes is selected under the Is your guardian an existing customer of the bank? field.	

Field Name	Description
Customer ID	The customer ID of your guardian.
First Name	The first name of your guardian.
Middle Name	The middle name of your guardian.
Last Name	The last name or surname of your guardian.
Date of Birth	The date of birth of your guardian. The system validates the guardian's date of birth, whether the guardian's age meets with the minimum age requirement set up for the specific product. The format of the date should be DD/MM/YYYY.
Relationship with Student	Value to specify how you are related to the guardian.

60. In the **Is your guardian an existing customer of the bank?** field, select the option to define whether or not your guardian is an existing customer of the bank.

- a. If you have selected the option **Yes** under the **Is your guardian an existing customer of the bank?** field
 - i. In the **Customer ID** field, enter your guardian's customer ID.
 - ii. In the **First Name** field, enter the first name of your guardian.
 - iii. In the **Middle Name** field, enter the middle name of your guardian, if applicable.
 - iv. In the **Last Name** field, enter the last name of your guardian.
 - v. In the **Date of Birth** field, enter the date of birth of your guardian.
 - vi. From the **Relationship with Student** list, select the relationship that your guardian has with you.
- b. If you have selected the option **No** under the **Is your guardian an existing customer of the bank?** field, click **Continue** to proceed to the section in which you can enter the guardian's personal information.

61. 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 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.

2.12 Guardian Information (New to bank)

In this section you can specify the basic personal information of your guardian, if the guardian is new to the bank. This section along with sections to capture the guardian's employment and financial information will be part of the application form if the applicant is not currently employed, as identified on the kickoff page.

This section will be preceded by the Online KYC step since the guardian is new to the bank. The guardian can opt to complete KYC or can skip it.

Guardian Information – Basic Details

The screenshot shows the Futura Bank application interface for 'Futura Education Loans'. The top navigation bar includes the Futura Bank logo, a search bar, and links for 'ATM & Branch Locator', 'English', and 'UBS OBPM 14.4 HEL Branch'. The main content area displays a progress bar with six steps: 'Primary Applicant - Personal', 'Course & Loan Information', 'Disbursement & Repayment', 'Guardian - Personal' (the active step), 'Guardian - Finances', and 'Guardian - Employment'. Below the progress bar, there is a section for 'Guardian Information' with a sub-section 'Basic Details'. This section contains several form fields: 'Title', 'First Name', 'Middle Name (Optional)', 'Last Name', 'Date of Birth', 'Citizenship', 'Gender', 'Marital Status', and 'Relationship with Student'. Each field has a 'Required' label. There are 'Continue' and 'Back' buttons at the bottom of the form. Above the form, there is a link to 'Upload documents to pre-fill this section' and a link to 'View list of supporting documents'.

Field Description

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

Field Name	Description
Basic Details	
Title	The salutation/title applicable to your guardian. Examples of salutation are Mr., Mrs., Dr. etc.
First Name	The guardian's first name
Middle Name	The guardian's middle name, if applicable.
Last Name	The guardian's last name.
Date of Birth	The guardian's date of birth. The system validates the date of birth to ensure the guardian has attained the age of majority. The format of the date should be DD/MM/YYYY.
Citizenship	The country of which the guardian is a citizen.
Gender	The guardian's gender. The options are: • Male • Female • Other • Do not wish to disclose
Marital Status	The guardian's marital status. The options are: • Legally Separated • Married • Unmarried • Widow
Relationship with Student	Value to specify how you are related to the guardian.

Guardian Information – Identity

The screenshot shows the Futura Bank website with the 'Futura Education Loans' header. A progress bar at the top indicates the following steps: Primary Applicant - Personal (completed), Course & Loan Information (completed), Disbursement & Repayment (completed), Guardian - Personal (current step, marked with a '1'), Guardian - Finances (pending), and Guardian - Employment (pending). Below the progress bar, there is a button to 'Upload documents to pre-fill this section' and a link to 'View list of supporting documents'. The main section is titled 'Guardian Information' and has three tabs: 'Basic Details', 'Identity' (selected), and 'Contact'. Under the 'Identity' tab, there are three input fields: 'Identification Type' (a dropdown menu), 'ID Number' (a text field), and 'Valid Till (Optional)' (a date picker). Each of the first two fields has a 'Required' label. At the bottom of the form, there are 'Continue' and 'Back' buttons, and a note: 'Scan QR-code anytime to continue on mobile.'

Field Description

Field Name	Description
Identification Type	The type of identification that you wish to provide as the guardian's proof of identity.
ID Number	The guardian's identity number of the proof of identity selected.
Valid Till	The date till which the identification document is valid. This field is optional.

Guardian Information – Contact

The screenshot shows the Futura Bank Education Loans application interface. At the top, there's a navigation bar with the Futura Bank logo, a search bar, and links for ATM & Branch Locator, English, and UBS OBPM 14.4 HEL Branch. Below this is a header for 'Futura Education Loans'. A progress bar indicates the current step is 'Guardian - Personal' (step 4), with previous steps 'Primary Applicant - Personal', 'Course & Loan Information', and 'Disbursement & Repayment' completed, and subsequent steps 'Guardian - Finances' and 'Guardian - Employment' pending. The main content area is titled 'Guardian Information' and has three tabs: 'Basic Details', 'Identity', and 'Contact' (which is active). Under the 'Contact' tab, there's a question 'Address same as applicant's home address?' with radio buttons for 'Yes' and 'No' (selected). Below this is a 'Home Address' text input field with a search icon and a 'Required' label. A link 'Click Here' is provided for users who prefer to enter their address line by line. Another question 'Is your mailing address the same as above?' has radio buttons for 'Yes' (selected) and 'No'. Below this is an 'Email ID' text input field with a 'Required' label. The 'Mobile Number' section includes a '+91' country code and a 'Number' text input field with a 'Required' label. At the bottom, there are 'Continue' and 'Back' buttons, and a note: 'Scan QR-code anytime to continue on mobile.'

Field Description

Field Name	Description
Address same as applicant's home address?	Select option Yes under this field if the guardian resides at the same address as you. The options are: • Yes • No
Home Address	Enter the guardian's address in this field. This field is prompt enabled, hence, as you type characters, addresses that match the characters will be listed and you can select the desired address. This field will be displayed if the option No has been selected under the field Address same as applicant's home address?

Field Name	Description
Home Address Overlay	
This overlay is displayed when you click on the Click Here link available under the Home Address field. On this overlay, you can enter the address line by line.	
House/Unit Number	The guardian's house or flat number.
Building Name	Enter the building name of the guardian's home address.
Street	Specify the street address of the guardian's home address.
Locality	Specify the locality in which the guardian's home address is located.
Country	Select the country in which the guardian resides.
City	Specify the city in which the guardian resides.
State	Select the state in which the guardian resides.
Zip Code	Enter the zip code of the guardian's home address.
Is the mailing address the same as above?	Identify if the guardian's mailing address is the same as the home address entered. The options are: • Yes • No
Mailing Address	Enter the guardian's mailing address in this field. This option will appear only if you have selected option No under the Is the mailing address the same as above? field.
Mailing 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.	
House/Unit Number	The house or flat number of the guardian's mailing address.
Building Name	Enter the building name of the guardian's mailing address.
Street	Specify the street address of the guardian's mailing address.
Country	Select the country in which the guardian's mailing address is located.

Field Name	Description
City	Specify the city in which the guardian's mailing address is located.
State	Select the state in which the guardian's mailing address is located.
Locality	Specify the locality in which the guardian's mailing address is located.
Zip Code	Enter the zip code of the guardian's mailing address.
Email ID	Enter the guardian's email ID.
Mobile Number	Enter the guardian's mobile number.

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

63. In the **Primary Details** tab;

- c. From the **Title** list, select the title that applies to your guardian.
- d. In the **First Name** field, enter the guardian's first name.
- e. In the **Middle Name** field, enter the guardian's middle name, if applicable.
- f. In the **Last Name** field, enter the guardian's last name.
- g. From the **Date of Birth** date picker, enter the guardian's date of birth.
- h. From the **Citizenship** list, select the country of which the guardian is a citizen.
- i. From the **Gender** list, select the guardian's gender.
- j. From the **Marital Status** list, select the guardian's marital status.
- k. From the **Relationship with Student** list, select the applicable relationship.

64. Click **Continue** to move to next sub section, the **Identity** sub section appears.

65. In the **Identity** sub section;

- l. From the **Identification Type** list, select an identification document which you would like to provide as the guardian's proof of identity.
- m. In the **ID Number** field, enter the identity number of the proof of identity selected.
- n. From the **Valid till** date picker, select the date till which the identification document is valid, if required.

66. Click **Continue** to move to next sub section, the **Contact** sub section appears.

67. In the **Contact** sub section;

- a. Select the option of choice under the field **Address same as applicant's home address?**

If you have selected option **Yes**, you will not be required to enter the guardian's home address.

If you have selected option **No**, In the Home Address field, enter the guardian's Home address.

OR

Click on the **Click Here** link provided under the **Home Address** field to invoke the overlay on which you can enter your address line by line.

If you have clicked the **Click Here** link, the **Home Address** overlay is displayed. You can specify the guardian's home address as follows:

- i. In the **House/Unit Number** field, enter the guardian's house or flat number.
 - ii. In the **Building Name** field, enter the building/house name of the guardian's home address, if applicable.
 - iii. In the **Street** field, enter the name of the street on which the guardian's home address is located.
 - iv. In the **Locality** field, enter the locality in which the guardian's home address is located.
 - v. In the **Zip Code** field, enter the zip code of the guardian's home address.
 - vi. In the **City** field, enter the name of the city in which the guardian's home address is located.
 - vii. In the **State** field, enter the name of the state in which the guardian's home address is located.
 - viii. In the **Country** field, enter the name of the country in which the guardian's home address is located.
 - ix. Click the **Add** button to add the address. The overlay window will be closed and the address will be updated in the **Home Address** field under the **Contact Details** section on the **Personal Information** page.
- b. In the **Is the mailing address the same as above?** field, select the option of choice;
- c. 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 the guardian's address line by line.

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

- ii. In the **House/Unit Number** field, enter the guardian's house or flat number.
- iii. In the **Building Name** field, enter the building/house name of the guardian's mailing address, if applicable.
- iv. In the **Street** field, enter the name of the street on which the guardian's mailing address is located.
- v. In the **Locality** field, enter the locality in which the guardian's mailing address is located.
- vi. In the **Zip Code** field, enter the zip code of the guardian's mailing address.
- vii. In the **City** field, enter the name of the city in which the guardian's mailing address is located.
- viii. In the **State** field, enter the name of the state in which the guardian's mailing address is located.
- ix. In the **Country** field, enter the name of the country in which the guardian's mailing address is located.

- x. Click the **Add** 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.
 - d. If you select **Yes**, your home address will be considered as your mailing address.
68. In the **Email ID** field, enter the guardian's email ID.
- 69.
70. 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.

2.13 Guardian's Employment

You can specify details of the guardian's employment in this step. This step will be part of the application if you have stated that you are not employed currently by having selected the option **No, I am not** under the field **Are you currently employed?** on the kickoff page.

Guardian's Employment - Salaried

The screenshot shows the 'Guardian's Employment' section of the Futura Bank application. At the top, a progress bar indicates the following steps: Primary Applicant - Personal, Course & Loan Information, Disbursement & Repayment, Guardian - Personal, Guardian - Finances, and Guardian - Employment (the current step). Below the progress bar, there is a link to 'Upload documents to pre-fill this section' and a link to 'View list of supporting documents'. The main heading is 'Guardian's Employment', followed by the instruction 'Please take a moment to verify your personal information.' The section is titled 'Current Main Employment' and contains several required fields: 'Occupation' (a dropdown menu with 'Salaried' selected), 'Employment Status' (a dropdown menu), 'Company/Employer Name' (a text field), 'Employment Start Date' (a date picker), and 'Organization Category' (a dropdown menu). Below these fields, there are radio buttons for 'Organization Operations': 'Domestic' and 'Global'. At the bottom of the form, there is a link to 'Add Another Employment Record', a 'Continue' button, and a 'Back' button. A note at the very bottom states 'Scan QR-code anytime to continue on mobile.'

Futura Bank

ATM & Branch Locator English UBS OBPM 14.4 HEL Branch

Search

Futura Education Loans

Primary Applicant - Personal Course & Loan Information Disbursement & Repayment Guardian - Personal Guardian - Finances Guardian - Employment

Upload documents to pre-fill this section

View list of supporting documents

Guardian's Employment

Please take a moment to verify your personal information.

Current Main Employment

Occupation
Salaried

Employment Status
Required

Company/Employer Name
Required

Employment Start Date
Required

Organization Category
Required

Organization Operations
☐ Domestic ☐ Global

Add Another Employment Record

Continue Back

Scan QR-code anytime to continue on mobile.

Guardian's Employment - Self Employed/Professional

ATM & Branch Locator English UBS OBPM 14.4 HEL Branch

Futura Bank

Search

Futura Education Loans

Primary Applicant - Personal Course & Loan Information Disbursement & Repayment Guardian - Personal Guardian - Finances Guardian - Employment

Upload documents to pre-fill this section

View list of supporting documents

Guardian's Employment

Please take a moment to verify your personal information.

Current Main Employment

Occupation: Self Employed/Professional

Profession (Required)

Company/Firm Name (Required)

Business Start Date (Required)

Add Another Employment Record

Continue Back

Scan QR-code anytime to continue on mobile.

Field Description

Field Name	Description
Upload documents to prefill this section	Click this link to upload supporting documents to prefill the section.
View list of supporting documents	Click on the link to view the documents supported for this section to be prefilled with data.
Primary Employment	
Occupation	The occupation of the guardian. The options are: - Salaried - Self Employed/Professional
The following fields will be applicable if you have selected the option ' Salaried ' in the Occupation drop-down list.	

Field Name	Description
Employment Status	The status of the guardian's employment. The options are: • Full Time • Part Time • Contract • Professional • Lawyer • Proprietor • Self Employed • Business • Agriculturist • Govt. Employee • Professional • Others
Company/Employer Name	The name of the company of employer at which the guardian is employed.
Employment Start Date	The date on which the guardian started working with the specific company/employer.
Organization Category	The category under which the guardian's organization falls. The options are: • Private Ltd. • Government • NGO
Organization Operations	Specify the area of operations of the organization with which the guardian is employed. The options are: • Global • Domestic
Add Another Employment Record	Click on this link if you wish to provide details of other past or current employment. Once you click on this link, the fields in which you can enter additional employment details, will be displayed.
The following fields will be applicable if you have selected the option 'Self Employed/Professional' in the Occupation drop-down list.	

Field Name	Description
Profession	Select the guardian's profession from the list provided.
Company/Firm Name	The name of the Company/Firm where the guardian is working.
Business Start Date	The date on which the guardian has started their business.
Add Another Employment Record	Click on this link if you wish to provide details of other past or current employment. Once you click on this link, the fields in which you can enter additional employment details, will be displayed.
Additional Employment <Number>	
The following fields will be displayed for each Additional Employment record that is added.	
Occupation	The occupation of the guardian. The options are: • Salaried • Self Employed/Professional
The following fields will be applicable if you have selected the option ' Salaried ' in the Occupation drop-down list.	
Employment Status	The status of the guardian's employment. The options are: • Full Time • Part Time • Contract • Professional • Lawyer • Proprietor • Self Employed • Business • Agriculturist • Govt. Employee • Professional • Others
Company/Employer Name	The name of the company of employer at which the guardian is are employed.

Field Name	Description
I currently work in this role	Specify whether the guardian is currently working in this role with this organization. The options are: • Yes • No
Employment Start Date	The date on which the guardian started working with the specific company/employer.
Employment End Date	The date on which the guardian's employment ended with the specific company/employer.
Organization Category	The category under which the guardian's organization falls. The options are: • Private Ltd. • Government • NGO
Organization Operations	Specify the area of operations of the organization with which the guardian is employed. The options are: • Global • Domestic
Add Another Employment Record	Click on this link if you wish to provide details of other past or current employment. Once you click on this link, the fields in which you can enter additional employment details, will be displayed.
The following fields will be applicable if you have selected the option 'Self Employed/Professional' in the Occupation drop-down list.	
Profession	Specify the guardian's profession.
Company/Firm Name	The name of the Company/Firm where the guardian is working.
I currently work in this role	Specify whether the guardian is currently working in this role with this organization. The options are: • Yes • No
Business Start Date	The date on which the guardian started the business.

Field Name	Description
Business End Date	The date on which the guardian ended the business. This field will only be displayed and mandatory if the option No has been selected under the field I currently work in this role .
Add Another Employment Record	Click on this link if you wish to provide details of other past or current employment. Once you click on this link, the fields in which you can enter additional employment details, will be displayed.

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

72. From the **Occupation** list, select the occupation in which the guardian is/was involved when employed at the company/business.

e. If you select the option '**Salaried**' in the **Occupation** drop-down list.

- xi. From the **Employment Status** list, select the employment status applicable to the guardian.
- xii. From the **Company/Employer Name** list, select name of the company / employer at which the guardian is employed.
- xiii. From the **Employment Start Date** date picker, select the date on which the guardian started working with this employer.
- xiv. From the **Organization Category** list, select the category under which the organization with which the guardian is employed, falls.
- xv. From the **Organization Operations** list, select the area of operations of the company/organization with which the guardian is employed.

f. If you select the option '**Self Employed/Professional**' in the **Occupation** drop-down list.

- xvi. From the **Profession** list, select the guardian's profession.
- xvii. From the **Company/Firm Name** list, select the name of the Company/Firm where the guardian is working.
- xviii. From the **Business Start Date** date picker, select the date on which the guardian started working with this business/employer.

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.

73. 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.

2.14 Guardian's Finances

In this section, you can provide details pertaining to the guardian's income, expenses, assets and liabilities. If the guardian does not have any assets or liabilities or does 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.

This step will be part of the application if you have stated that you are not employed currently by having selected the option **No, I am not** under the field **Are you currently employed?** on the kickoff page.

Guardian's Finances – Income & Expenses

The screenshot displays the 'Guardian's Finances' section of the Futura Bank application. The progress bar indicates the current step is 'Guardian - Finances'. The main heading is 'Guardian's Finances' with the instruction 'Please update your financial information'. Under the 'Income & Expenses' tab, there are two main sections: 'Income' and 'Expenses'. The 'Income' section prompts the user to 'Add all your income from different sources' and includes a dropdown for 'Income Mode' and a text field for 'Income Amount'. The 'Expenses' section prompts the user to 'Add any of your expenses from the given modes' and includes a dropdown for 'Expense Type' and a text field for 'Expense Amount'. A 'Please Note' box at the bottom states: 'Information entered on this screen will impact the final interest rate.' At the bottom of the form are 'Continue' and 'Back' buttons, and a QR code link: 'Scan QR-code anytime to continue on mobile.'

Field Description

Field Name	Description
Income	

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

Expenses

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

74. Click the **Upload documents to prefill this section** option to upload supporting documents to prefill the section.
75. From the **Income Mode** list, select the income mode to specify the amount earned on a monthly basis.
76. In the **Income Amount** field, enter the amount of income earned on a monthly basis against the selected income mode.
77. Click on the **Add another Income Source** link to add another income record.
78. From the **Expense Type** list, select the expense type mode to specify the amount spend on a monthly basis.
79. In the **Expense Amount** field, enter the amount of expenditure incurred on a monthly basis against the type selected.
80. Click on the **Add another Expense** link to add another expense record.

Guardian's Finances – Assets & Liabilities

The screenshot shows the 'Guardian's Finances' section of the Futura Bank application. At the top, a progress bar indicates the following steps: Primary Applicant - Personal, Course & Loan Information, Disbursement & Repayment, Guardian - Personal, Guardian - Finances (current step), and Guardian - Employment. Below the progress bar, there is a link to 'Upload documents to pre-fill this section' and a link to 'View list of supporting documents'. The main heading is 'Guardian's Finances' with the instruction 'Please update your financial information'. Under the 'Income & Expenses' tab, the 'Assets & Liabilities' sub-tab is selected. The text 'Please specify information about your assets and liabilities, if any.' is displayed. There are two sections: 'Assets' and 'Liabilities'. Each section asks 'Do you want to add your [asset/liability] information?' with radio button options for 'Yes' and 'No'. The 'No' option is selected for both. A 'Please Note' box states: 'Information entered on this screen will impact the final interest rate.' At the bottom, there are 'Continue' and 'Back' buttons, and a QR code link: 'Scan QR-code anytime to continue on mobile.'

Field Description

Field Name	Description
Do you want to add your asset information?	Specify whether asset information is to be provided or not. The options are: • Yes • No
Asset Type	Specify the type of asset you wish to add.
Asset Value	The current value of the asset
Add another Asset	The option to add another asset record.
Liabilities	

Field Name	Description
Do you want to add your liability information?	Specify whether information about the guardian's liabilities is to be specified or not. The options are: • Yes • No If the option Yes is selected, the fields by way of which you can specify liability information will appear as follows.
Liability Type	Specify the type of liability you wish to define.
Liability Value	The value of the liability selected.
Add another Liability	The option to add another liability record.

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

82. In the **Do you want to add your asset information?** field:

g. if you select option **Yes**:

IV. From the **Asset Type** list, select the type of asset you wish to add.

V. In the **Asset Value** field, enter the value of the selected asset.

VI. Click on the **Add another Asset** link to add another asset record.

h. Select option **No** if you do not wish to add asset information.

83. In the **Do you want to add your liability information?** field:

i. if you select option **Yes**:

IV. From the **Liability Type** list, select the type of liability you wish to define.

V. In the **Liability Value** field, enter the value of the selected liability.

VI. Click on the **Add another Liability** link to add another liability record.

j. Select option **No** if you do not wish to add liability information.

84. Once you have furnished all the 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.

2.15 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

Your Application Summary

Personal Information

Basic Details

Name: Mr. Jacob Martin

Date Of Birth: 1/9/2002

Citizenship: United States

Gender: Male

Marital Status: Unmarried

Identity

Identification Type: Driving License

ID Number: x2515

Valid Till: ...

Contact

Permanent Address: 12,Elphinston Heights,Maple Drive,Alrington,New York,New York,United States, 10003

Mailing Address: 12,Elphinston Heights,Maple Drive,Alrington,New York,New York,United States, 10003

Email ID: jacob.m@gmail.com

Mobile Number: +91 9900994092

Course and Loan Details

Course Details

Loan Purpose: Education

Country: Great Britain

Course Location: Overseas

Institution: Edenwoods University

University/School: Edenwoods University

Specialization: Medicine

Proposed Course of Study: MMS

Course Duration: 5 years 0 months

Course Type: Full Time

Admission Status: Confirmed

Course Commencement Date: 1/11/2025

Cost of Course

Item	Amount
Tuition Fee	\$120,000.00
Examination Fees	\$10,000.00
Living Expense (Hotel, Stationary, Food etc.)	\$4,000.00
Others	\$50,000.00
Traveling Expense	\$20,000.00
Total	\$204,000.00

Loan Details

Item	Amount
Loan Term	15 Years 0 Months 0 Days
Loan Amount	\$204,000.00
Interest Rate Type	Fixed

Disbursement & Repayment

Disbursement Details

Capitalize Later: Yes

Repayment Details

Capitalize Later: Yes

Guardian - Personal Information

Is your guardian an existing customer of the bank?

No

Basic Details

CM

Name

Mrs. Celine Martin

Date Of Birth

2/5/1970

Citizenship

United States

Marital Status

Married

Gender

Female

Relationship with Student

Guardian

Identity

Identification Type

Passport

ID Number

xxx3452

Valid Till

--

Contact

Permanent Address

12,Elphinston Heights,Maple Drive,Arlington,New York,New York,United States,10003

Mailing Address

12,Elphinston Heights,Maple Drive,Arlington,New York,New York,United States,10003

Email ID

celine.m@gmail.com

Mobile Number

+01 9889989383

Guardian's Finances

Income Information

Income earned per month

Salary

\$500,000.00

Expense Information

Expenditure incurred per month

Other Expenses

\$100,000.00

Guardian - Employment

Current Main Employment

Occupation

Salaried

Employment Status

Full Time

Company/Employer Name

ORACLE

Organization Category

Private Limited

Organization Operations

Global

Employment/Business Start Date

1/5/2000

Confirm

Back

Scan QR-code anytime to continue on mobile.

85. 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.

2.16 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.

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

Terms of Service

The screenshot shows the 'Terms of Service' screen for a 'Futura Education Loan'. At the top, there's a search bar with the text 'What would you like to do today?'. Below that, the page title 'Futura Education Loan' is displayed. The main heading is 'Terms of Service', followed by the instruction 'Please read the following information carefully.'.

Below this, there's a card titled 'Futura Education Loan Agreement' with a book icon. It contains two checkboxes, both of which are checked: 'I have read and agree to the Privacy Notice' and 'I have read and agree to the Electronic Signature Card'.

Next is the 'Signature (Optional)' section. It has two radio buttons: 'Draw Signature' (which is selected) and 'Upload Signature'. Below these, there's a note: '(Please ensure that the signature matches the signature on your submitted Identify Proof.)'. Then, it says 'Please enter your signature in the box below.' and shows a dashed box containing a handwritten signature 'Arvind'.

Below the signature box is a 'Clear Signature' link. At the bottom of the form are 'Confirm' and 'Back' buttons. The footer contains the copyright notice: 'Copyright © 2006, 2023, Oracle and/or its affiliates. All rights reserved.[SecurityInformation] Terms and Conditions'.

86. Select each checkbox to accept the specific term and condition.
87. 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.
-

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

OR

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

OR

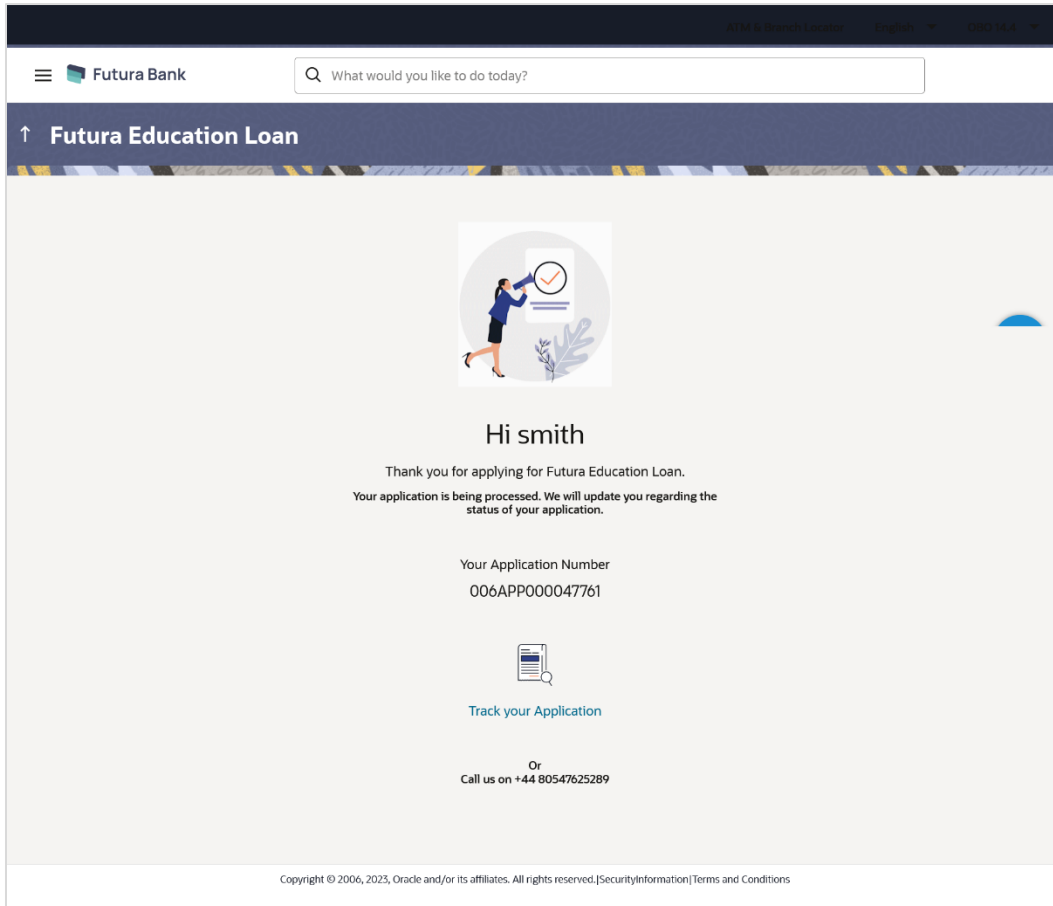
Under the kebab menu –

- 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.

2.17 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



89. 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**.

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

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

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

1. **Employment Information** – This section will only be part of the application form if you have specified that you are currently employed by having selected the provided option on the kickoff page. Subsequently, if you have identified that you are currently employed, this section will be part of the application form only 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.
2. **Financial Profile** – Like employment information, the financial information section will also be part of the application form only if you have specified that you are currently employed by having selected the provided option on the kickoff page. Subsequently, if you have identified that you are currently employed, this section will be part of the application form only if financial profile is configured for the product you have selected as well as certain factors such as whether your financial information is already maintained with the bank or not and if maintained whether the information is current or not. Hence, the financial information section will only be part of the application form if your information is either not maintained with the bank at all or if the information is maintained but is not current.
3. **Course & Loan Information** – This section will be part of the application form and you will be required to specify details pertaining to the course you are applying for along with details about the loan for which you wish to apply in order to finance your education.
4. **Disbursement & Repayment** – The Disbursement & Repayment section will be part of the application form in case the capture of this information is mandatory for the product selected. In this section you will be required to specify information pertaining to the account in which you wish to have the loan amount disbursed and also specify information related to the account from which you will be making regular payments to the bank towards repayment of the loan.
5. **Guardian Information** – This section along with other sections to capture the guardian's employment and financial information, will be part of the application form only if you have stated that you are currently not employed by selecting the option on the kickoff page. In this section of the application form you can specify basic information of your guardian. In case the guardian is an existing customer of the bank you will be required to only specify basic information such as the guardian's name, date of birth, relationship with the applicant and the guardian's banking customer ID. In case the guardian is new to the bank, you will be prompted to complete online KYC (optional step) and to provide information comprising of the guardian's basic personal, contact and identification information.

6. **Guardian's Employment** – This section will be part of the application form if you have identified that you are not currently employed by having selected the option **No, I am not** under the **Are you currently employed?** field provided on the kickoff page. In this section you can specify information pertaining to the guardian's current as well as past employments. In case the guardian is an existing customer of the bank, this section will be displayed with information prepopulated based on the bank's records. You can modify this information as required.
7. **Guardian's Finances** – This section will be part of the application form if you have identified that you are not currently employed by having selected the option **No, I am not** under the **Are you currently employed?** field provided on the kickoff page. In this section you can specify information pertaining to the guardian's monthly income, expenses and assets and liabilities. In case the guardian is an existing customer of the bank, this section will be displayed with information prepopulated based on the bank's records. You can modify this information as required.
8. **Terms of Service** – You will be required to read through and accept the terms and conditions related to the online application of the product you have selected.
9. **Confirm** – Once you have submitted your application, you will be displayed a confirmation page. This page will contain a success message along with the application reference number that you will be able to use to track your application in the application tracker.

FAQ

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

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

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

Currently only checking and savings accounts can be applied for jointly when applying online. All other product applications only support single account applications.

- 3. I am applying for the product as a guest user. The address that is mentioned in the document that I have uploaded in support of the application is different from my current home address. Can I update that information in the application form?**

Yes, all the information that is fetched from your document is displayed in editable format in the Personal Information section. You can update the required details and submit your application. However, please note that once your mobile number, as provided in the Mobile Verification page, is verified, you will not be able to modify it in the Personal Information section.

- 4. How many products can I apply for as part of a bundled application?**

Out of the box, you can add a maximum of three products in a bundle. This number is configurable by the Bank and may change. However, Education loan product cannot be applied as a part of bundle application.

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

Only you can resume and complete a draft application.

- 6. Can I cancel one of the product applications that has been submitted as part of a bundled application?**

No. Currently, it is not possible to cancel a specific product application that is part of a bundled application. You can however, cancel the entire bundled application, if you wish to do so. Education loan product cannot be applied as a part of bundle application.

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

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

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

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

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

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

10. Can I view the offer provided by the bank against my application?

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

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

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

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

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

13. How does National ID verification work?

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

14. How does OCR work?

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

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