

Oracle® Banking Digital Experience Cloud Service

Retail Originations Unsecured Personal Loans - US LZN User Manual



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The Oracle logo, consisting of a solid red square with the word "ORACLE" in white, uppercase, sans-serif font centered within it.

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Contents

Preface

Purpose	i
Before you Begin	i
Pre-requisites	i
Audience	i
Documentation Accessibility	ii
Critical Patches	ii
Diversity and Inclusion	ii
Related Resources	ii
Conventions	ii
Screenshot Disclaimer	iii
Acronyms and Abbreviations	iii
Basic Actions	iii
Symbols and Icons	iii
Post-requisites	iv

1 Unsecured Personal Loan Application

1.1 Enter Zip Code	4
1.2 Personal Loans - Product Listing	5
1.3 EMI Calculator	7
1.4 Personal Loan - Product Details	9
1.5 Personal Loan – Product Comparison	11
1.6 Kick Off Page	13
1.7 Mobile Number Verification	15
1.8 Personal Information	18
1.9 Joint Applicant Information	29
1.10 Employment Information	31
1.11 Financial Profile	35
1.12 Personal Loan Requirements	39
1.13 Disbursement & Repayment	41
1.14 General Questions	46
1.15 Review and Submit	48
1.16 Terms of Service	51

1.17	Submitted Application - Confirmation	53
1.18	Existing User	54

2 FAQ

Index

Preface

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

Purpose

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

Before you Begin

Kindly refer to our **Getting Started User Guide** for common elements, including Symbols and Icons, Conventions Definitions, and so forth.

Pre-requisites

Specify **User ID** and **Password**, and login to **Home** screen.

Audience

This document is intended for the following audience:

- Customers
- Partners

Documentation Accessibility

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

Access to Oracle Support

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

Critical Patches

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

Diversity and Inclusion

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

Related Resources

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

- Oracle Banking Digital Experience Cloud Service Licensing Manuals

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.

Screenshot Disclaimer

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

Acronyms and Abbreviations

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

Table 1 Acronyms and Abbreviations

Abbreviation	Description
OBDXCS	Oracle Banking Digital Experience Cloud Service

Basic Actions

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











Table 2 Basic Actions and Descriptions

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

Symbols and Icons

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

Table 3 Symbols and Icons

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

Post-requisites

After finishing all the requirements, please log out from the **Home** screen.

1

Unsecured Personal Loan Application

An unsecured personal loan is a personal loan on which no collateral is provided; hence its issuance is based solely on the applicant's credit worthiness.

The unsecured personal loan application has been built so as to capture loan requirements as well as basic personal, employment and financial information of the applicant.

Oracle Banking Digital Experience supports both single as well as joint applications for unsecured personal loan products (depending on whether the product, as maintained in the mid-office system, supports joint applications). If the product supports joint applications, the option to apply jointly will be provided on the kickoff page. On selecting this option, the application form will be adapted to also capture information of joint applicants. This will include the joint applicant's personal information and, depending on the maintenances in the mid-office system with regards to capture of financial and employment information, might also include sections to capture this information of the joint applicant.

The application form is Optical Character Recognition (OCR) enabled so as to save the prospect applicant's time and effort in filling out the application form. At present, Optical Character Recognition support is available on the personal ID and financial documents (Salary Slip and Bank Account Statement) Personal Information section and employment information section gets prefilled with information fetched through Optical Character Recognition based on the document uploaded.

Online KYC of the prospect can also be conducted by means of liveness check or through integration with third party identity verification service providers. For more information, please refer **User Manual Oracle Banking Digital Experience Originations - KYC Modes**.

Once the applicant's identity is verified successfully through online KYC, he/she will be able to proceed with the application form. The personal information section will also be prefilled with information as fetched on the basis of the identification provided.

Existing digital banking customers can simply provide their online banking credentials to have the personal information section of the form prefilled with information as maintained with the bank.

The application form has been designed in a manner that ensures that the information being captured adheres to all the regulations imposed by the US government. Additionally, all required disclosures and notices are also displayed as part of the application form.

The GenAI-powered personalized repayment schedule is an advanced feature designed to offer a flexible and intelligent loan repayment experience. Unlike traditional fixed EMI structures, this feature dynamically adjusts monthly installment amounts based on customer's spending patterns and financial capacity.

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.

Note

Oracle Banking Digital Experience is integrated with Oracle KYC to fetch the applicant's risk level (high risk or low risk) along with the reference number for the same as generated in the Oracle KYC system, at the time of application submission. OBDX will further send this information to the mid office system to be utilized as required.

Following are the steps involved in the application submission:

- **Zip Code Specification:** Once you select the **Personal Loan** product category from the Product Offerings section, you will be displayed a modal window in which you will be required to specify the zip code of your home address. All products with rates and charges for the specific location (based on your zip code) will be listed down on the Product Listing page.
- **Product Selection:** All the personal loan products, available for your location (as per zip code specified) will be listed on the Product Listing page. Each product will be listed as a separate card which will display the name and image of the product along with a short description, features and the options to view further details, or to apply for the product. The additional option to select the product so as to compare it with others within the same category will also be provided on each card. You can select a maximum of three products for comparison.
- **Kick Off:** This page serves as an introduction to the application form. You can also view the documents required to be uploaded as part of the application. As an applicant, you can identify how you are going to proceed with the application – whether you want to apply for a single or joint account, If you, the primary applicant, 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.
- **Online KYC:** Online KYC of the applicant can be done through any of the following modes, depending on which mode has been enabled by the bank in the Originations Workflow Maintenance screen available to bank administrators.

- a. Liveness Check – Selfie Capture
- b. (National) ID Verification

For more information on Online KYC and modes, please refer **User Manual Oracle Banking Digital Experience Originations - KYC Modes**.

- **Financial Profile:** The capture of financial information is dependent on the maintenances in the mid office system that impact the product being applied for.
- **Loan Requirements:** In this section you are required to specify information related to the loan such as loan amount and tenure of the loan.
- **Disbursement & Repayment:** In this section, you can specify details of the account in which the sanctioned loan amount is to be disbursed along with details of the account from which the regular loan repayments are to be made. This section will be part of the application form only in case the capture of disbursement and repayment information is

mandatory for the product selected. This section will be mandatory for the Instant Personal Loan applications.

- **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. If applying jointly, you will also need to furnish the same information of your joint applicant.
- **Employment Information:** Employment details might need to be collected or could be an optional part of the form, based on the bank administrator's settings in the Originations Workflow Maintenance screen.
The initial entry should provide details of your current primary job. You can include more entries to document about other current or previous job information. If applying jointly, you will also need to furnish the same information of your joint applicant.
- **General Questions:** If the product selected is "Instant Personal Loan", an additional section called "General Questions" is displayed. It gathers further information from user that allows quick processing of the Instant Personal Loan. Instant Personal Loan allows straight through processing of the loan application. If applying jointly, there will be two sub sections under this section in which the primary applicant and the joint applicant will have to answer each set of questions individually.
- **Review and Submit:** Once you have filled out all the information required in the personal 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 personal loan you are applying for. Additionally, all other disclosures and notices related to your application will also be displayed on this page. You are required to read through each disclosure and notice and provide your consent wherever required.
You can also add a digital signature by means of uploading a document containing your signature or by physically signing the provided space if you are filling out the application from a touchscreen device.
- **Confirmation:** Once you have submitted your application after having reviewed it and having accepted the terms and conditions, a confirmation page will be displayed. This page will display a success message along with the application reference number. You can track your application on the basis of this reference number. Additionally, this page will also contain a button, by clicking on which you can navigate to the application tracker.

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

To apply for personal loan:

- Perform any of the following navigation for the **Personal Loan** application.
 - From the Bank Portal page, click on the **Retail** tab and scroll down to access the **Product Offerings** section, click **Personal Loan**.
 - From the Bank Portal page, click **Customer Services**, then click **Our Products**. The **Product Offerings** page is loaded, click **Personal**, and then click **Personal Loan**.

A modal window in which you are required to specify the zip code of your home address, is displayed.

- [Enter Zip Code](#)
This topic describes the products available in area based on the zip code entered.

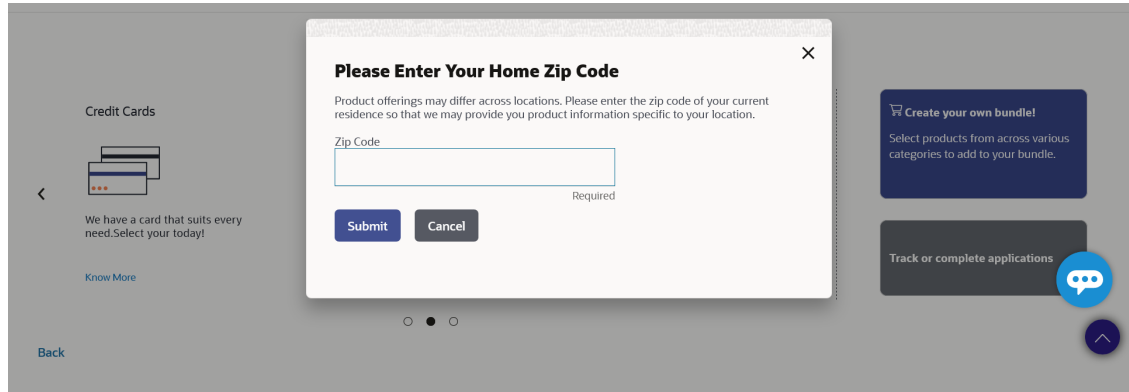
- [Personal Loans - Product Listing](#)
This topic describes the page on which the Personal Loans products offered by the bank that can be applied for online, are displayed.
- [EMI Calculator](#)
This topic describes the tool which enables customers to gain an estimate of their regular loan repayments (EMIs).
- [Personal Loan - Product Details](#)
This topic describes the product details page.
- [Personal Loan – Product Comparison](#)
This topic describes the functionality that enables users to compare the features of products within a specific product category.
- [Kick Off Page](#)
This topic describes the product application kick off page and the options available to the applicant to proceed with the application form.
- [Mobile Number Verification](#)
This topic describes the section of the application form where you provide your personal information.
- [Personal Information](#)
This topic describes the section of the application form where you can provide your personal information. In case of applying jointly and the joint applicant is a new to bank customer, a similar section will be part of the form in which you can enter personal information of the joint applicant.
- [Joint Applicant Information](#)
- [Employment Information](#)
This topic describes the section where you can provide your employment details.
- [Financial Profile](#)
- [Personal Loan Requirements](#)
- [Disbursement & Repayment](#)
This topic describes the section of the application form where you can specify the account for loan disbursement, following successful processing and sanction of your application.
- [General Questions](#)
This topic describes the section of the loan application form that includes questions used by the bank for loan application assessment.
- [Review and Submit](#)
This topic describes how to review and edit your application summary.
- [Terms of Service](#)
This topic describes the terms and conditions associated with the product for which you are applying.
- [Submitted Application - Confirmation](#)
This topic describes the confirmation page that appears after application submission.
- [Existing User](#)
This topic describes the product application process for existing customers.

1.1 Enter Zip Code

This topic describes the products available in area based on the zip code entered.

This modal window is displayed once you select the Personal Loans category on the bank portal page. You are required to specify the zip code of your home address, so that the bank can display only those personal loan products that are available in your area.

Figure 1-1 Enter Zip Code



Note

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

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

Table 1-1 Zip Code Entry - Field Description

Field Name	Description
Zip Code	You are required to enter the zip code of your home address.

Perform any of the following actions:

- Enter the zip code and click **Submit**.
The screen displays the products available in area based on the zip code entered.
- Click **Cancel** to close the modal window and to return to the bank portal page.

1.2 Personal Loans - Product Listing

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

All the personal loan products of the bank, that are available in the zip code specified, 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.

The zip code entered in the **Zip Code** modal window, is displayed on the top of the screen to identify that the products being displayed on this screen are those that are available within the specific location. You can modify the zip code by selecting the edit option.

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

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

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

Figure 1-2 Product Listing

↑ Personal Loans

Displaying products for location - 90005

Personal Loans

Unsecured personal loans to meet your financial needs without pledging any security. Compare 2

Small Personal Loan	Samriddhi Business Loan	Instant Personal Loan
<ul style="list-style-type: none"> You can avail highest loan amount completely online Multiple tenure options Hassle free documentation 	<ul style="list-style-type: none"> Minimum ₹75,000; Maximum ₹3 lakh (to be disbursed in a single tranche) 12 Months, 18 Months, 24 Months (3 options available) Repayment through convenient EMIs as per Standing Instructions for Savings Account 	<ul style="list-style-type: none"> Low-interest rates
Learn more <input checked="" type="checkbox"/> Add to Compare <input type="button" value="Apply"/>	Learn more <input type="checkbox"/> Add to Compare <input type="button" value="Apply"/>	Learn more <input checked="" type="checkbox"/> Add to Compare <input type="button" value="Apply"/>

Apply for multiple business products at once!
Choose from our wide variety of business products to create a bundle that suits your business needs best.


Explore our Products

View other product categories on offer.

- Savings Accounts
- Checking Accounts
- Certificates of Deposit
- Credit Cards
- Auto Loans
- Futura Wallet
- Home Loans
- Education Loans

Table 1-2 Product Listing - Field Description

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

2. Perform any of the following actions:
 - a. Identify the product for which you want to make an application and click **Apply** provided on the specific card.
The **Kick Off** page will be displayed.
 - b. Click the **Add to Compare** against any (up to three) products to compare them with each other.
 - c. Click the **Learn more** link displayed on any product card to view additional details of that product.
 - d. Click the **Calculate EMI** against any products to calculate the EMI and view the loan repayment schedule. This option will be available only if the user has navigated to this section post login.
 - e. Click the  to change the zip code.
The **Zip Code** modal window will be displayed.
 - f. Under the kebab menu, perform any of the following actions:
 - i. Click the **View Other Products** option to navigate to the **Product Offerings** page.
 - ii. Click the **Track/Complete an Application** option to navigate to the **Application Tracker**.

1.3 EMI Calculator

This topic describes the tool which enables customers to gain an estimate of their regular loan repayments (EMIs).

The EMI Calculator, available only to existing customers of the bank. Customers can also view the loan repayment schedule.

If the loan product, for which the customer is accessing the EMI calculator, supports preferential interest rates, then on entering the loan amount, tenure and on selecting a preferred interest rate type (if applicable), the customer can view the relationship benefit percentage along with the break up of the effective interest rate that will be applicable on the loan, if the customer decides to apply for it. This interest rate will be lower than the regular interest rate applicable on the loan. A preferential interest rate is generally available to customers who have existing accounts, investments, or a strong history with the bank and is offered as a reward for the customer's engagement with the bank. This exclusive benefit ensures that the financial trust in the bank translates into more affordable borrowing options.

If the bank customer is not eligible for the special interest rate, then the rate of interest provided to them will not be preferential and the regular interest rates will apply.

The Relationship-Based Pricing feature is configurable for specific Personal Loan products from the backend.

This feature is only supported with Oracle Banking Retail Lending (OBRL) as the Loan Host System.

Figure 1-3 EMI Calculator

Note

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

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

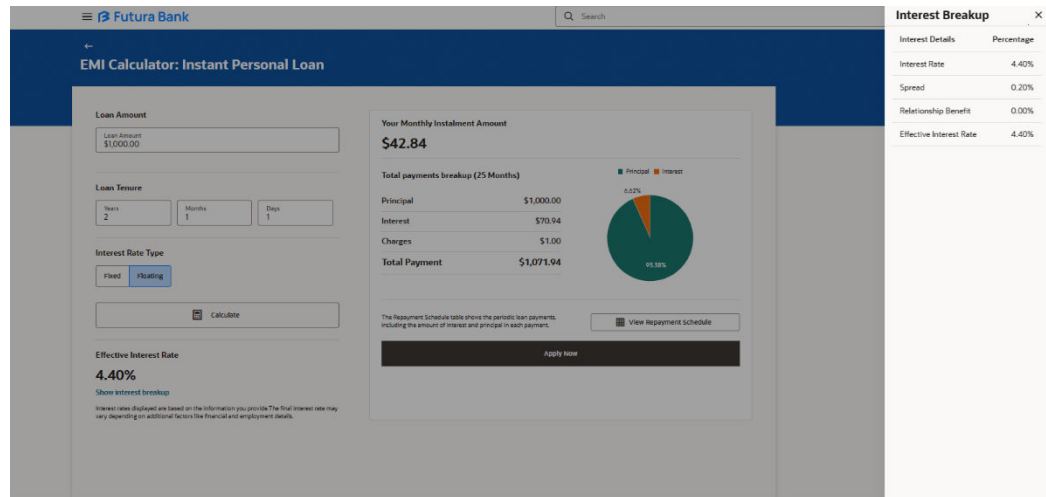
Table 1-3 EMI Calculator - Field Description

Field Name	Description
Loan Amount	The amount of loan that the customer wishes to avail.
Loan Tenure	The tenure of the loan.
Interest Rate Type	The type of interest rate to be applied on the loan i.e. fixed or floating. Note: In case only one type of interest rate is defined for the loan product, then this field will be a read only field and the interest rate type applicable will be displayed against it.

1. In the **Loan Amount** field, enter the loan amount that is to be borrowed.
2. In the **Loan Tenure** lists and field, define the term of the loan in years, months and/or days.
3. From the **Interest Rate Type** field, select the type of interest rate you want to be applied on the loan.
4. Click **Calculate** to view the Effective Interest Rate.
5. Click **Show Interest Breakup** to view the interest breakup.

A drawer displaying the loan interest breakup will be displayed.

Figure 1-4 EMI Calculator- Interest Breakup



- Click **View Repayment Schedule** to check the detailed EMI schedule and installment breakdown.

Figure 1-5 EMI Calculator- Repayment Schedule

The screenshot displays the 'EMI Calculator: Instant Personal Loan' interface showing the '25 EMIs' table. The table has columns for Due Date, Installment Amount, Interest, and Principal. The data is as follows:

Due Date	Installment Amount	Interest	Principal
4/30/2020	\$42.84	\$5.44	\$37.40
5/30/2020	\$42.84	\$5.06	\$37.78
6/30/2020	\$42.84	\$5.04	\$37.80
7/30/2020	\$42.84	\$4.67	\$38.17
8/30/2020	\$42.84	\$4.61	\$38.23
9/30/2020	\$42.84	\$4.41	\$38.43
10/30/2020	\$42.84	\$4.05	\$38.79
11/30/2020	\$42.84	\$3.98	\$38.86
12/30/2020	\$42.84	\$3.65	\$39.19
1/30/2021	\$42.84	\$3.57	\$39.27
2/28/2021	\$42.84	\$3.13	\$39.71
3/30/2021	\$42.84	\$3.02	\$39.82
4/30/2021	\$42.84	\$2.93	\$39.91
5/30/2021	\$42.84	\$2.62	\$40.22

- Click the **Apply Now** to proceed with the loan application process.

The kickoff page for the loan product application is displayed. Details of the loan application are covered in later sections.

This seamless process ensures that eligible customers automatically receive better loan terms based on their banking relationship, making borrowing more affordable and convenient.

1.4 Personal Loan - Product Details

This topic describes the product details page.

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

Figure 1-6 Product Details

↑ Product Details

Small Personal Loan

Key Highlights

- 1 Loan Amount**
You can avail highest loan amount completely online
- 2 Loan Tenure**
Multiple tenure options
- 3 Documentation**
Hassle free documentation

Product Details

Features

- Loan Amount**
You can avail highest loan amount completely online
- Loan Tenure**
Multiple tenure options
- Documentation**
Hassle free documentation
- Doorstep Banking**
Digitalized banking

Eligibility

- Any resident above 18 years
- Transfer your existing home loan

Fees & Charges

- Lowest interest rate
- Minimum processing fee
- No Pre-Closure Charge after one year of service
- No Pre-closure charges post 1 Year of Loan Disbursement.

Apply Download Brochure Back

Table 1-4 Product Details - Field Description

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

2. Perform any of the following actions:
 - a. Click **Apply** to apply for the product.
The **Product Kickoff** page is displayed.

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

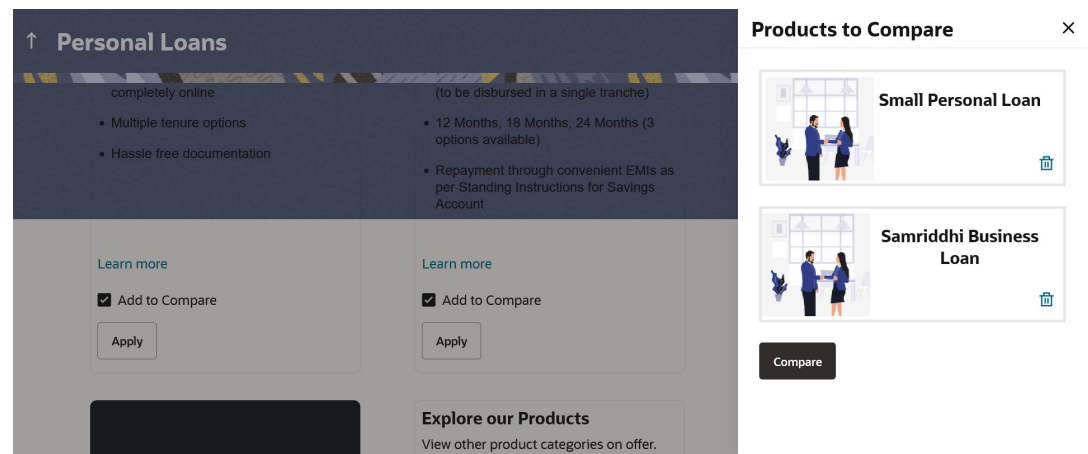
1.5 Personal Loan – Product Comparison

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

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

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

Figure 1-7 Products to Compare



2. Once you have selected the products, click **Compare** to proceed to the comparison page. The **Compare Products** page will list down the product features, fees and charges of each product against that of the others for easy comparison.

Figure 1-8 Compare Products

↑ Compare Products

Compare Products

Compare and choose a product which suits you best.



Small Personal Loan







Samridhhi Business Loan




Eligibility Criteria	
Any resident above 18 years Transfer your existing home loan	Existing micro banking borrowers who have completed minimum 2 cycles of loans in normal course can apply as a co-applicant and their close relative will be the applicant
Special Features	
Loan Amount	
You can avail highest loan amount completely online	Minimum ₹75,000; Maximum ₹3 lakh (to be disbursed in a single tranche)
Loan Tenure	
Multiple tenure options	12 Months, 18 Months, 24 Months (3 options available)
Documentation	
Hassle free documentation	-
Doorstep Banking	
Digitalized banking	-
Repayment	
-	Repayment through convenient EMIs as per Standing Instructions for Savings Account
Fees and Bank Charges	
Interest Rate	
Lowest interest rate	-
Processing fee	
Minimum processing fee	1% of loan amount + tax as applicable
Pre-Closure	
No Pre-Closure Charge after one year of service	-
Pre Closure Charge	
No Pre-closure charges post 1 Year of Loan Disbursement.	-
<input type="button" value="Apply"/>	<input type="button" value="Apply"/>

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

Table 1-5 Compare Products - Field Description

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

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

1.6 Kick Off Page

This topic describes the product application kick off page and the options available to the applicant to proceed with the application form.

The information will cover the eligibility criteria you as well as any joint applicant 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.

In case the product you have selected, allows for joint applications, this page will also provide the option by way of which you can add a joint account. The eligibility criteria will reflect the conditions that both you, as the primary applicant, as well as the joint applicant, will need to meet in order to be able to apply for the account.

If you are an existing customer of the bank with online access, you can select the option provided and continue to log in using your online banking credentials. In this case, you will be required to only specify information pertaining to the account. 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 will be required to furnish all information including information pertaining to your personal details and will also be provided with the option to complete online KYC. You will also be required to upload mandatory documents such as ID proof, proof of employment etc. to support your application.

1. Perform any of the following actions:
 - a. From the **Product Listing** page, click **Apply Now** proceed to the application form for that specific product.

- b. From the **Product Details** page, click **Apply Now** proceed to the application form for that specific product.
- c. From the **Product Comparison** page, click **Apply Now** proceed to the application form for that specific product.
- d. On **Compare Products** screen, click **Apply Now** against any product to apply for that product and proceed to the application form for that specific product.

The **Kick Off** screen is displayed.

Figure 1-9 Kick Off page

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

Table 1-6 Kick Off page - Field Description

Field Name	Description
How would you like to apply for this loan?	<p>Select the type of account.</p> <p>The options are:</p> <ul style="list-style-type: none"> • By myself - If this option is selected, on clicking on the Apply Now button, the application form that loads will be specific to a single applicant. • With a joint applicant - If this option is selected, on clicking on the Apply Now button the application form will contain sections in which you can specify the information both the joint applicant as well. <p>This field is enabled only if the product being applied for supports joint applications.</p>
I am an existing customer with online banking access	<p>Select this check-box if you (the primary applicant) are an existing online customer of the bank.</p>

2. Applicable only if the product supports joint accounts – Under the **How would you like to apply for this loan?** field, select the desired option.

- a. If you select the option **By myself**, on clicking on the **Apply Now** button, the application form that loads will contain the sections to capture information of the loan as well as that of a single applicant.
 - b. If you select the option **With a joint applicant**, the application form that loads will contain sections to capture information pertaining to the loan as well as that of the primary and joint applicants.
3. Click **View List** link.
An overlay window on which the list of documents required to support the application for the selected product, will be listed.
 4. Click **View Privacy Policy** link to view the privacy policy of the bank on a new tab within the same browser window.
 5. Click the **Apply Now** button;
 - a. The application form is loaded starting with the first step viz the **Mobile Number Verification** page.
 - b. After having selected the **I am an existing customer with online banking access** check-box.

The **Login** screen is displayed.

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

1.7 Mobile Number Verification

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

This step is applicable only when the primary applicant is a prospect/guest customer. 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.

Figure 1-10 Mobile Number Verification – Enter Mobile Number

↑ Small Personal Loan

Verify your mobile number

We will send you a one time password (OTP)

Mobile Number

+1 (212) 111-1111

By giving us your mobile number, you are providing your consent to receive automated calls or texts to service all of your accounts with us. Futura Bank or our service providers can contact you at this number via text message, artificial voice, pre-recorded or auto-dialed calls. Your phone plan charges may apply.

Send OTP Back

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

Note

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

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

Table 1-7 Mobile Number Verification – Enter Mobile Number - Field Description

Field Name	Description
Mobile Number: Country Code	The country code of the United States of America will be displayed here as +1.
Mobile Number	Enter the mobile number to which you wish to have the OTP sent.

2. Click **Send OTP** to receive the OTP on your mobile number.

The **Enter OTP** page appears.

Figure 1-11 Mobile Number Verification – Enter OTP
Note

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

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

Table 1-8 Mobile Number Verification – Enter OTP - Field Description

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

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

1.8 Personal Information

This topic describes the section of the application form where you can provide your personal information. In case of applying jointly and the joint applicant is a new to bank customer, a similar section will be part of the form in which you can enter personal information of the joint applicant.

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

In the case of joint applications, the personal information of both applicants i.e., the primary applicant as well as the joint applicant will need to be captured.

There will be two separate sections to capture this information of each applicant, which will have headers as Primary Applicant – Personal, Joint Applicant – Personal, respectively.

Figure 1-12 Personal Information - Basic Details

Small Personal Loan

1 Personal Information 2 Personal Loan Requirements 3 Financial Profile 4 Disbursement & Repayment 5 Employment Information 6 General Questions

Upload documents to pre-fill this section

[View list of supporting documents](#)

Personal Information

Please take a moment to verify your personal information.

Basic Details Identity Contact

Title Required

First Name Required

Middle Name (Optional)

Last Name Required

Suffix (Optional)

Date of Birth Required

Citizenship Required

Gender (Optional)

Are you a public figure or associated with a public figure?
 Yes No

Are you an employee of the bank?
 Yes No

Are you an Insider of the Bank? Required

Are you associated with the Defence? Required

Continue

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

Note

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

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

Table 1-9 Personal Information - Basic Details - 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 pre-filled with data.
Title	The salutation/title applicable to the applicant. Examples of salutation are Mr., Mrs., Dr. etc.
First Name	Specify the first name of the applicant.
Middle Name	Specify the middle name of the applicant, if applicable.
Last name	Specify the last name of the applicant.
Suffix	Specify the suffix of the applicant, if applicable. Examples are Jr, Sr, I, II, etc.
Date of Birth	Specify the date of birth of the applicant. The system validates your date of birth against your state of residence (as identified on the basis of zip code entered in the zip code modal window) so as to identify whether you have attained age of majority as per your state specifications. The format of the date should be MM/DD/YYYY.
Citizenship	Specify the country of your citizenship.
Citizenship Status	In case you are not a citizen of the United States of America, you are required to identify whether you are a resident alien or non-resident alien. The options are: <ul style="list-style-type: none"> • Resident Alien • Non-Resident Alien This field is displayed only if any country other than United States is selected in the "Citizenship" field. In case Non-Resident Alien is selected, an error message will be displayed stating that you will not be allowed to proceed with the application online. Only U.S. citizens or resident aliens will be able to submit online applications.
Gender	Select the gender of the applicant from the drop-down list. The options are: <ul style="list-style-type: none"> • Male • Female • Other • Do not wish to disclose
Are you a public figure or associated with a public figure?	Specify whether you are a public figure (aka politically exposed person) or related to a public figure. The options are: <ul style="list-style-type: none"> • Yes • No
Are you an employee of the bank?	This field captures the applicant's relationship with the bank in terms of employment i.e. whether the applicant is an employee of the bank or not. This information is captured to handle possible conflicts of interest and to provide special employee benefits, if applicable. The options are: <ul style="list-style-type: none"> • Yes • No

Table 1-9 (Cont.) Personal Information - Basic Details - Field Description

Field Name	Description
Are you an insider of the bank?	Specify whether you are an insider of the bank or related to an insider of the bank i.e. whether you or a relative hold a position of importance in the bank such as director, senior management, major shareholder, etc. The options are: <ul style="list-style-type: none"> • No • Yes • I related to an insider
Applicant's Relationship to Insider	Specify your relationship with the insider i.e. select the value that describes how you are related to the insider. E.g. If the insider of the bank is your father, select the value 'Daughter' or 'Son' as required. This field will be displayed only if you have selected the option, I am related to an insider from the Are you an insider of the bank? List.
Insider's Relationship to Applicant	Specify how the insider is related to you. E.g. If the insider of the bank is your father, select the value 'Father'. This field will be displayed only if you have selected the option, I am related to an insider from the Are you an insider of the bank? List.
Insider's Banking Customer ID	Specify the customer ID/party ID of the Bank employee. This field will be displayed if the option I am related to an Insider selected in the Are you an insider of the bank? list.
Role	Specify the role at which you or your relation is employed with the bank. This field will be displayed if the options Yes or I am related to an Insider is selected from the Are you an insider of the Bank? list.
Are you associated with the Defense?	Specify whether you are a serving defense officer or a dependent of a serving defense officer. The options are: <ul style="list-style-type: none"> • No • I am a defense officer • I am a defense officer dependent
Applicant's Relationship to Defense Officer	Specify your relationship to the serving defense officer. E.g. If the defense officer is your father, select the value 'Daughter' or 'Son' as required. This field will be displayed if the option I am a defense officer dependent is selected in the Are you associated with the Defense? list.
Defense Officer's Relationship to Applicant	Specify how the defense officer is related to you. E.g. If the defense officer is your father, select the value 'Father'. This field will be displayed if the option I am a defense officer dependent is selected in the Are you associated with the Defense? list.
Customer ID of Defense Officer	Specify the customer ID (as registered with the bank) of the related serving defense officer. This field will be displayed if the option I am a defense officer dependent is selected in the Are you associated with the Defense? list.
Service Branch	Select your branch of service (in case you are a defense officer) or the branch of service of the Defense officer of whom you are a dependent. This field will be displayed if you have selected the option I am a defense officer in the Are you associated with the Defense? list.
Rank	Rank of the defense officer. This field will be displayed if you have selected the option I am a defense officer in the Are you associated with the Defense? list.

Table 1-9 (Cont.) Personal Information - Basic Details - Field Description

Field Name	Description
Eligible for Military Lending Act?	Specify whether you are serving active military duty currently. The options are: <ul style="list-style-type: none"> • Yes • No This field will be displayed if you have selected the option I am a defense officer in the Are you associated with the Defense? list.
Unit Name	Specify the name of the unit or department in which you are serving as a defense officer. This field will be displayed if you have selected the option I am a defense officer in the Are you associated with the Defense? list.
Active Duty Start Date	The date on which you start active duty. This field will be displayed if you have selected the option I am a defense officer in the Are you associated with the Defense? list.
Active Duty End Date	The date on which your active duty ends. This is an optional field. This field will be displayed if you have selected the option I am a defense officer in the Are you associated with the Defense? list.
Notification Date	The date on which you have been notified of being eligible for the military lending act. This field will be displayed if you have selected the option I am a defense officer in the Are you associated with the Defense? list.

 **Note**

The bank might design certain loan products specifically for women. For such products, if the applicant selects a value under the field **Gender** that is other than **Female**, the system will display an error message and the applicant will not be able to proceed with the application form.

1. Click the **Upload documents to prefill this section** option to upload the supporting documents to prefill the section.
2. In the **Basic Details** section, enter the required details.
 - a. From the **Title** list, select the title that applies to you.
 - b. In the **First Name** field, enter your first name.
 - c. In the **Middle Name** field, enter your middle name, if applicable.
 - d. In the **Last Name** field, enter your last name.
 - e. From the **Suffix** list, select the suffix, if applicable
 - f. From the **Date of Birth** date picker, select your date of birth of yours.
 - g. From the **Gender** list, select your gender.
 - h. In the **Citizenship** list, select the country of which the applicant is a citizen.
 - i. From the **Citizenship Status** list, select the status of the citizenship in case you are not a citizen of the United States of America.
 - j. In the **Are you a public figure or associated with a public figure?** field, specify whether you are a politically exposed person or related to a politically exposed person.

- k. Under the **Are you an employee of the bank?** field, select **Yes** if you are currently serving as an employee of the bank, or select **No** if you are not an employee of the bank.
 - l. From the **Are you an insider of the bank?** list, select the option applicable to you.
 - If you select the option **I am related to an Insider**;
 - i. From the **Applicant's Relationship to Insider** list, select the value that describes how you are related to the insider.
 - ii. From the **Insider's Relationship to Applicant** list, select the value that describes how the insider is related to you.
 - iii. In the **Insider's Banking Customer ID** field specify the customer ID/party ID of the insider.
 - iv. From the **Role** list, specify the role at which you or your relation is employed with the bank.
 - m. From the **Are you associated with the Defense?** list, select the option that best applies to you.
 - If you select the option **I am a defense officer dependent**
 - i. From the **Defense Officer's Relationship to Applicant** list, select the value that defines how the defense officer is related to you.
 - ii. From the **Applicant's Relationship to Defense Officer** list, select the value that defines how you are related to the defense officer.
 - iii. In the **Customer ID of Defense Officer** field, enter the customer ID of the related serving officer considering that he/she (SO) is an existing customer of the bank.
 - If you select the option **I am a defense officer**.
 - i. From the **Service Branch** list, select your branch of service.
 - ii. In the **Rank** field, enter your current Military Rank.
 - iii. In the **Eligible for Military Lending Act?** field, select the option to specify whether or not you are serving active duty currently.
 - If you have selected option **Yes**,
 - i. In the **Unit Name** field, specify the name of the unit or department with which you are associated.
 - ii. From the **Active Duty Start Date** date picker list, select the date on which you have or will start active duty.
 - iii. From the **Active Duty End Date** date picker list, select the date on which your active duty will end. If you are currently serving active duty and are not aware as to when it will end, leave this field blank.
 - iv. From the **Notification Date** date picker list, select the date on which you had been notified about being eligible for the military lending act.
3. Click **Continue** to move to next sub-section.
- The **Identity** sub-section appears.

Figure 1-13 Personal Information - Identity

Small Personal Loan

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

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

Personal Information

Please take a moment to verify your personal information.

Basic Details **Identity** Contact

Social Security Number
xxx-xx-4645

Identification Type
Driving License

Issuing State (Optional)

ID Number
xx6868

Valid Till (Optional)
5/6/25

Continue Back

Scan QR-code anytime to continue on mobile.

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

Note

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

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

Table 1-10 Personal Information - Identity - Field Description

Field Name	Description
Social Security Number	Specify the Social Security Number (SSN) for tax identification purposes. Your Social Security Number is a 9 digit number issued by the U.S. government to U.S. citizens, permanent residents and temporary residents for taxation and other purposes. The format of the SSN number should be xxx-xx-xxxx.
Identification Type	Select the type of identification that the applicant wishes to provide as proof of identity. The options are: <ul style="list-style-type: none"> Passport Driving License
Issuing State	The state/territory in which the specified ID was issued.

Table 1-10 (Cont.) Personal Information - Identity - Field Description

Field Name	Description
ID Number	The applicant's identity number of the proof of identity selected.
Valid Till	The date till which the identification document is valid. This field is optional.

5. In the **Identity** sub-section;
 - a. In the **Social Security Number** field, enter your Social Security Number (SSN) for tax identification purposes.
 - b. From the **Identification Type** list, select an identification document which you would like to provide as proof of identity.
 - c. From the **Issuing State** list, select state/territory in which the specified ID was issued.
 - d. In the **ID Number** field, enter the identity number of the proof of identity selected.
 - e. From the **Valid till** date picker, select the date till which the identification document is valid, if required.

6. Click **Continue** to move to next sub-section.

The **Contact** sub-section appears.

Figure 1-14 Personal Information - Contact

Small Personal Loan

1 Primary Applicant - Personal | 2 Joint Applicant - Personal | 3 Primary Applicant - Finances | 4 Joint Applicant - Finances | 5 Personal Loan Requirements | 6 Disbursement & Repayment | 7 Primary Applicant - Employment | 8 Joint Applicant - Employment | 9 General Questions

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

Primary Applicant - Personal
Please take a moment to verify your personal information.

Basic Details | Identity | **Contact**

Home Address Q
Required

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

Address Since 📅
Required

Is your mailing address the same as above?
 Yes No

Mailing Address Q

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

Address Since 📅
Required

Email ID Q
Required

Mobile Number
+1 (989) 898-9898

By giving us your mobile number, you are providing your consent to receive automated calls or texts to service all of your accounts with us. Supremo Bank or our service providers can contact you at this number via text message, artificial voice, pre-recorded or auto-dialled calls. Your phone plan charges may apply.

Continue

Scan QR-code anytime to continue on mobile.

- In the **Contact** sub-section, enter the required details.

Note

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

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

Table 1-11 Personal Information - Contact - Field Description

Field Name	Description
Home Address	Enter the applicant's 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 the applicant's address line by line.
House/Unit Number	Enter the applicant's house or flat number.
Building Name	Enter the building name of the applicant's home address.

Table 1-11 (Cont.) Personal Information - Contact - Field Description

Field Name	Description
Street	Specify the street address of the applicant's home address.
City	Specify the city in which the applicant resides.
State	Select the state in which the applicant's home address is located.
Locality	Specify the locality in which the applicant's home address is located.
Zip Code	Specify the zip code of the applicant's home address.
Address Since	Specify the date since when you have been residing at this address. This field will only be displayed if address stability verification is required for the product as maintained in the mid-office system.
Is your mailing address the same as above?	Identify if the applicant's mailing address is the same as the home address entered. The options are: <ul style="list-style-type: none"> • Yes • No
Mailing Address	Enter the applicant's 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 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	Enter the house or flat number of the applicant's mailing address.
Building Name	Enter the building name of the applicant's mailing address.
Street	Specify the street address of the applicant's mailing address.
City	Specify the city in which the applicant's mailing address is located.
State	Specify the state in which the applicant's mailing address is located.
Locality	Specify the locality in which the applicant's mailing address is located.
Zip Code	Enter the zip code of the applicant's mailing address.
Address Since	Specify the date since when you have been using this mailing address. This field will be hidden if the option Yes has been selected under the field Is your mailing address the same as above? . This field will only be displayed if address stability verification is required for the product as maintained in the mid-office system.
Email ID	Enter the applicant's email ID.
Mobile Number	Displays the mobile number that you had entered on the mobile verification page.

8. In the **Contact** sub-section;
 - a. In the **Home Address** field, enter your home address.
 - b. Click the **Click Here** link provided under the **Home Address** field to invoke the overlay on which you can enter your address line by line.
 - c. If you have clicked the **Click Here** link, the **Home Address** overlay is displayed. You can specify your home address as follows:
 - i. In the **House/Unit Number** field, enter your house or flat number.
 - ii. In the **Building Name** field, enter the building/house name of your permanent address, if applicable.

- iii. In the **Street** field, enter the name of the street on which your permanent address is located.
 - iv. In the **City** field, specify the city in which your home address is located.
 - v. From the **State** field, select the state in which your home address is located.
 - vi. In the **Locality** field, enter the locality in which your permanent address is located.
 - vii. In the **Zip Code** field, enter the zip code of your home address.
 - viii. 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.
 - ix. From the **Current Location** list, select your current location in terms of home address.
- d. In the **Address Since** field, enter the date since when you have been residing at this address.
 - e. In the **Is your mailing address the same as above?** field, select the option of choice; Perform any of the following actions:
 - If you select **No**;
 - i. In the **Mailing Address** field, enter your mailing address.
 - ii. Click the **Click Here** link provided under the **Mailing Address** field to invoke the overlay on which you can enter your address line by line.
 - iii. If you have clicked the **Click Here** link, the **Mailing Address** overlay is displayed. You can specify your mailing 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 mailing address, if applicable.
 - iii. In the **Street** field, enter the name of the street on which your mailing address is located.
 - iv. In the **City** field, enter the name of the city in which your mailing address is located.
 - v. From the **State** field, select the name of the state in which your mailing address is located.
 - vi. In the **Locality** field, enter the locality in which your mailing address is located.
 - vii. In the **Zip Code** field, enter the zip code of your mailing address.
 - viii. 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.
 - iv. In the **Address Since** field, enter the date since when you have been using this mailing address.
This field in addition to the other mailing address fields will only be enabled if the option No has been selected under the field Is your mailing address the same as above?.
 - If you select **Yes**, your home address will be considered as your mailing address.
9. In the **Email ID** field, enter your email ID.

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

1.9 Joint Applicant Information

This step is displayed in joint application forms only. You will be able to specify whether the joint applicant is an existing customer of the bank or not. If the joint applicant is an existing customer of the bank, you will only be required to specify their customer ID, their name and date of birth. The system will validate this information and you can proceed with the application form. You will not be required to provide any personal information of the applicant since this information is already available with the bank. The employment and financial information sections of the joint applicant (if enabled for the product application) will be displayed and can be modified. If the joint applicant is new to the bank, you will be required to furnish personal as well as employment and financial information (if enabled for the product application) of the joint applicant.

This section documents the joint applicant information screen, which captures the relationship of the joint applicant with the bank—specifically, whether they are an existing customer or a new customer. It also details the fields displayed if the option indicating that the joint applicant is an existing customer, is selected.

For information on all other sections that capture the joint applicant's details if they are new to the bank—such as Personal Information (including the sub-sections Basic Information, Identity, and Contact), and Employment Information—please refer to the respective sections labeled as such in this user manual.

Figure 1-15 Joint Applicant Information

Small Personal Loan

Progress bar: 1. Primary Applicant - Personal (checked), 2. Joint Applicant - Personal (current), 3. Primary Applicant - Finances, 4. Joint Applicant - Finances, 5. Auto Loan Requirements, 6. Disbursement & Repayment, 7. Primary Applicant - Employment, 8. Joint Applicant - Employment

Joint Applicant Information

Is the Joint Applicant an existing customer of the bank?

Yes No

Continue **Back**

Scan QR-code anytime to continue on mobile.

1. Select **Yes**, if the Joint Applicant is an existing customer of the bank.

Figure 1-16 Joint Applicant Information

Small Personal Loan

1 2 3 4 5 6 7 8

Primary Applicant - Personal Joint Applicant - Personal Primary Applicant - Finances Joint Applicant - Finances Auto Loan Requirements Disbursement & Repayment Primary Applicant - Employment Joint Applicant - Employment

Joint Applicant Information

Is the Joint Applicant an existing customer of the bank?

Yes No

Customer ID Required

First Name Required

Middle Name (Optional)

Last Name Required

Date Of Birth Required

Continue Back

Scan QR-code anytime to continue on mobile.

Note

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

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

Table 1-12 Joint Applicant Information - Field Description

Field Name	Description
Is the joint applicant an existing customer of the bank?	Specify whether the joint applicant is an existing customer of the bank or not. The options are: <ul style="list-style-type: none"> Yes No
Customer ID	Specify the banking customer ID of the joint applicant.
First Name	Enter the first name of the joint applicant.
Middle Name	Enter the middle name of the joint applicant. This field is optional.
Last Name	Enter the last name or surname of the joint applicant.
Date of Birth	Enter the date of birth of the joint applicant. The system validates the joint applicant's age on the basis of this field to determine whether the joint applicant's age meets with the minimum age requirement set up for the specific product.

- In the **Is the joint applicant an existing customer of the bank?** field, select the option to define whether or not the joint applicant is an existing customer of the bank.

- a. If you have selected the option **Yes**, under the **Is the joint applicant an existing customer of the bank?** field.
 - i. In the **Customer ID** field, enter the joint applicant's banking customer ID.
 - ii. In the **First Name** field, enter the first name of the joint applicant.
 - iii. In the **Middle Name** field, enter the middle name of the joint applicant, if applicable.
 - iv. In the **Last Name** field, enter the last name of the joint applicant.
 - v. In the **Date of Birth** field, enter the date of birth of the joint applicant.
 - b. If you have selected the option **No**, under the **Is the joint applicant an existing customer of the bank?** field, click **Continue** to proceed to the section in which you can enter the joint applicant's personal information.
3. Perform any of the following actions:
 - a. Click **Continue** to proceed to the next step in the application.
 - b. Click **Back** to navigate back to the previous step in the application.
 - c. Click **Scan QR-code anytime to continue on mobile** link to continue the application on mobile or tablet device.
 - d. Under the kebab menu, perform any of the following actions:
 - i. Click **Save and Continue Later** option to save the application.
 - ii. Click **Continue on Mobile** option to continue the application on a mobile device.

1.10 Employment Information

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

In the case of joint application forms the names of the sections in which employment information of each applicant is to be captured will be displayed as **Primary Applicant – Employment** and **Joint Applicant – Employment** respectively.

Note

The employment information sections for both the primary and joint applicant (if applicable) will be included in the application form only if the bank administrator has enabled them individually in the Originations Workflow Maintenance screen.

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

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

Table 1-13 Employment Information - Upload Documents - 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.

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

Figure 1-17 Employment Information

Note

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

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

Table 1-14 Employment Information - Field Description


Field Name	Description
Occupation	Specify the occupation of the applicant. The options are: <ul style="list-style-type: none"> Salaried Self Employed/Professional
The following fields will be applicable if the applicant has selected the option Salaried in the Occupation drop-down list.	

Table 1-14 (Cont.) Employment Information - Field Description

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

Table 1-14 (Cont.) Employment Information - Field Description

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

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

- c. Click **Skip this Step** link. This option will only be provided, if this step is optional for the product for which the application is being made.
The next step in the application will be displayed.
- d. Click **Scan QR-code anytime to continue on mobile** link to continue the application on mobile or tablet device.
- e. Under the kebab menu, perform any of the following actions:
 - i. Click **Save and Continue Later** option to save the application.
 - ii. Click **Continue on Mobile** option to continue the application on a mobile device.

1.11 Financial Profile

This section will be included in the application form depending on whether it is mandatory or not as maintained in the mid-office system.

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.

In the case of joint application forms, the sections in which you can specify financial information of each applicant will be displayed as **Primary Applicant – Finances** and **Joint Applicant – Finances** respectively.

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

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

Table 1-15 Financial Profile – Upload Documents - Field Description

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

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

Figure 1-18 Financial Profile – Income & Expenses

Note

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

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

Table 1-16 Financial Profile – Income & Expenses -Field Description

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

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

Figure 1-19 Financial Profile – Assets & Liabilities

Small Personal Loan

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

Upload documents to pre-fill this section

View list of supporting documents

Financial Profile

Please update your financial information

Income & Expenses **Assets & Liabilities**

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

Assets

Do you want to add your asset information?

Yes No

Add assets from the given options

Asset Type House	Asset Value \$7,000.00
---------------------	---------------------------

+ Add another Asset

Liabilities

Do you want to add your liability information?

Yes No

Add liability from the given options

Liability Type Personal Loan	Liability Value \$1,000.00
---------------------------------	-------------------------------

+ Add another Liability

Continue

Scan QR-code anytime to continue on mobile.

Note

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

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

Table 1-17 Financial Profile – Assets & Liabilities - Field Description

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

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

1.12 Personal Loan Requirements

Note

In case the applicant has initiated the application form after having selected the Apply Now option in the EMI Calculator, the loan term, amount and interest rate type defined in the EMI Calculator will be prepopulated on this screen. The applicant can make changes as desired.

The facility to initiate an application through the EMI calculator screen is available only for the existing customers of the bank.

Figure 1-20 Personal Loan Requirements

Small Personal Loan

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

Personal Loan Requirements
Provide your loan details to proceed.

Loan Details

Loan Purpose
Personal

Loan Term
Months
12

Term for this loan must be within the range of 3 months to 60 months.

Loan Amount
\$453,477.00

Loan Amount must be within the range of \$10,000.00 to \$999,999,999.00

Interest Rate Type
Fixed

Loan Repayment Frequency
Biweekly

[View Repayment Schedule](#)

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

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

Scan QR-code anytime to continue on mobile.

Note

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

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

Table 1-18 Personal Loan Requirements - Field Description

Field Name	Description
Loan Purpose	The purpose for which the loan is being availed. If this field is a drop-down, the options are: <ul style="list-style-type: none"> • Buy new home • Construct home • Home renovation • Other Note: Depending on the maintenance in OBO, this field can be a drop-down or an input field.
Loan Term	The tenure of the loan in terms of years, months, and days. Note: <ol style="list-style-type: none"> The loan term must be within the minimum and maximum allowed range defined at the product level. The loan term's duration depends on the product's maintenance in OBO.
Loan Amount	The loan amount that you would like to borrow. 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.
Loan Repayment Frequency	Select the repayment frequency from the drop-down list.
Loan Repayment Schedule	The type of loan repayment schedule the user wants to opt for. The following options are supported: Standard – Regular equated monthly instalments to repay the loan. Personalized – A GenAI based intelligent loan repayment schedule in which the instalment amount is adjusted as per the expense predicted for a given month. If the expense is predicted to be high, the EMI will be lower and vice versa. Note: If the applicant opts for personalized loan repayment schedule, they will be required to upload past savings or checking account bank statements of a period defined by the bank.

- From the **Loan Purpose** list, select the purpose for which the loan is being applied, if the field is a drop-down.
If the field is an input field, enter the purpose of the loan.
- In the **Loan Term** lists and field, define the term of the loan in years, months and/or days.
- In the **Loan Amount** field, enter the loan amount that is to be borrowed.
- From the **Interest Rate Type** field, select the type of interest rate you want to be applied on the loan.
- From the **Loan Repayment Frequency** field, select the type of frequency you want to be applied on the loan.
- Select the type of loan repayment schedule.
Select either standard or personalized loan repayment schedule.

7. User needs to upload their bank account statements of last 1 to 3 years to avail the personalized loan repayment schedule facility. The account statement can be from any bank
8. Select the **View Repayment Schedule** option to view the loan repayment schedule in a detailed tabular form.

Figure 1-21 Loan Repayment Schedule

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

9. Perform any of the following actions:
 - Click **Continue** to proceed to the next step in the application, once you have furnished all your financial information in the various sections.
 - Click **Back** to navigate back to the previous step in the application.
 - Click the **Scan QR-code anytime to continue on mobile** link to continue the application on mobile or tablet device.
 - Under the kebab menu, perform one of the following actions:
 - Click the **Save and Continue Later** option to save the application.
 - Click the **Continue on Mobile** option to continue the application on a mobile device.

1.13 Disbursement & Repayment

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

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.

This section is mandatory in case of Instant Personal Loan application.

- Under the **Disbursement** sub-section, perform one of the following actions:

Figure 1-22 Disbursement Details

Small Personal Loan

Progress: 1 Primary Applicant - Personal, 2 Joint Applicant - Personal, 3 Primary Applicant - Finances, 4 Joint Applicant - Finances, 5 Personal Loan Requirements, 6 **Disbursement & Repayment**, 7 Primary Applicant - Employment, 8 Joint Applicant - Employment, 9 General Questions

Disbursement & Repayment

Specify account information.

Disbursement | Repayment

Capture Later

Account Number Required

Confirm Account Number Required

Account Holder Name Required

Routing Number Required **Verify**

[Lookup Routing Number](#)

Continue **Back**

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

Note

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

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

Table 1-19 Disbursement -Details Field Description

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

Table 1-19 (Cont.) Disbursement -Details Field Description

Field Name	Description
Loan amount to be credited in account held with	Specify whether the loan amount is to be credited into an account that is held with the same bank or into an account held with another bank. The options are: <ul style="list-style-type: none"> • Own Internal Transfer • Other Bank This field will only be displayed in case the primary applicant is an existing online banking customer that has active savings or checking accounts with the bank.
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.
Account Holder Name	The name of the account holder.
Routing Number	The routing number through which the transfer is to be made.
Verify	Click on the link to verify the Routing Number defined in the Routing Number field.
Lookup Routing Number	The lookup for the Routing Number search. The fields mentioned below appear in a drawer if the Lookup Routing Number link is selected.
Bank Name	The facility to search for the routing number based on the bank name.
Search Results	Based on search criteria or routing number, fetch bank details.
Routing Number	The facility to lookup bank details based on routing number through which the transfer is to be made.
Bank Name	The name of the bank in which the account is held.
Address	The address of the bank in which the account is held.

2. In the **Disbursement** section; perform one of the following actions:
 - a. Select option **Capture Later** if you wish to specify disbursement account details at a later date.
 - b. In the **Loan amount to be credited in account held with** field, specify in which account the loan amount is to be credited in the **Disbursement Details** section.
 - i. If you have selected the **Own Internal Transfer** option:
 - i. Select an account from the **Account Number** list.
 - ii. If you have selected the **Other Bank** option:
 - i. In the **Account Number** field, enter the account number in which the loan is to be disbursed.
 - ii. In the **Confirm Account Number** field, re-enter the account number to confirm the same.
 - iii. In the **Account Holder Name** field, enter the name of the account holder in whose account the loan is to be disbursed.
 - iv. In the **Routing Number** field, enter the routing number through which the transfer is to be made.
 - c. Perform any of the following actions:
 - i. Click on the **Verify** link to verify the **Routing Number** defined in the **Routing Number** field. The system fetch bank details based on **Routing Number**.

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

Figure 1-23 Repayment Details

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

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

Table 1-20 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.

Table 1-20 (Cont.) Repayment Details - Field Description

Field Name	Description
Same as disbursement account details?	Specify whether loan repayments will be made from the same account defined for disbursement or if the account will be different. The options are: <ul style="list-style-type: none"> • Yes • No
Repay loan from account held with	Specify whether loan repayments will be made from an account held with the same bank or whether repayments will be made from an account held with another bank. The options are: <ul style="list-style-type: none"> • Own Internal Transfer • Other Bank This field will be displayed only if the primary applicant is an existing online banking customer that has active Savings or Checking accounts with the bank.
Account Number	The account number from which loan repayments will be made. In case Own Internal Transfer is selected, this field will be a drop-down and will list all the active savings and checking accounts of the primary applicant. No other fields will be displayed in this case.
Confirm Account Number	Re-enter the account number to confirm the same.
Account Holder Name	The name of the account holder.
Routing Number	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 Routing Number field.
Lookup Routing Number	The option to search for payment network code. The fields mentioned below appear in a drawer if the Lookup Routing Number link is selected.
Bank Name	The facility to search for the Routing Number based on the bank name.
Search Results	Based on search criteria or bank code, fetch bank details.
Routing Number	The facility to lookup bank details based on payment Routing Number through which the transfer is to be made.
Bank Name	The name of the bank in which the account is held.
Address	The address of the bank in which the account is held.

4. Under the **Repayment** sub-section, perform one of the following actions:
 - a. Select the option **Capture Later** if you wish to specify repayment account details at a later date.
 - b. In the **Same as disbursement account details?** field, specify whether the account details specified in the **Disbursement Details** section is same for loan repayment.
 - c. In the **Repay loan from account held with** field, specify the account from which loan repayments will be made.

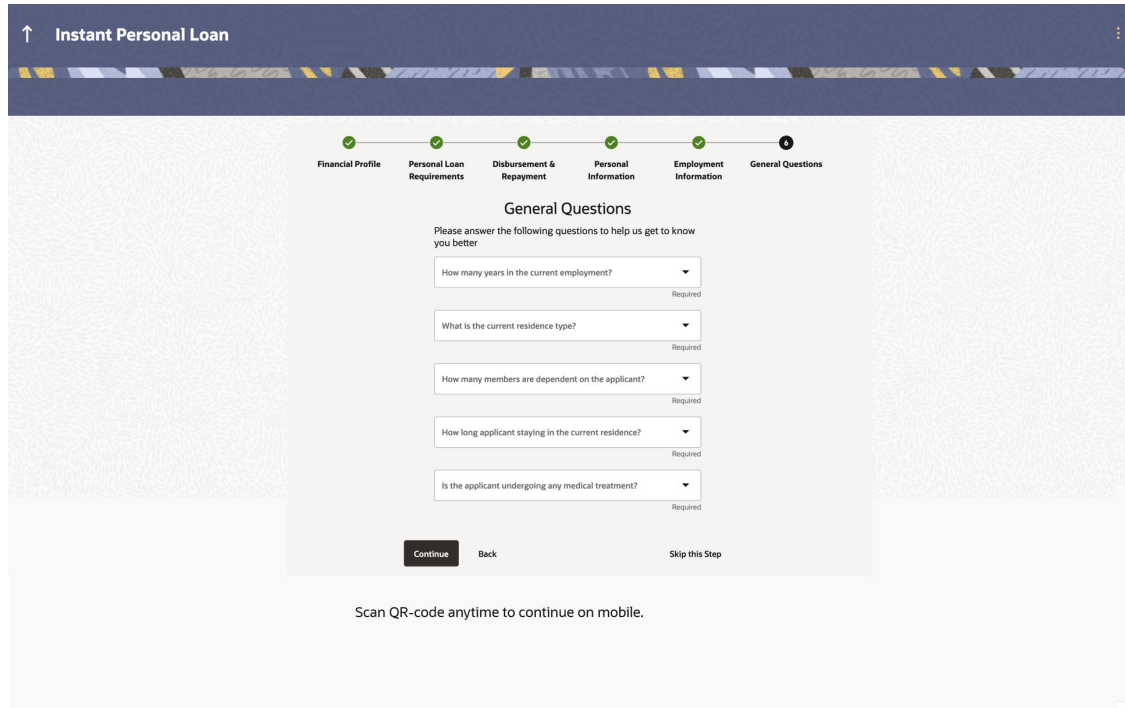
If you select the option **Own Internal Transfer**;

- i. From the **Account Number** list, select a savings or checking account from which you wish to make regular loan repayments.

If you have selected the option **Other Bank**;

- i. From the **Account Number** list, enter the account number in which the loan is to be disbursed.

Figure 1-24 General Questions



Note

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

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

Table 1-21 General Questions - Field Description

Field Name	Description
Primary Applicant	This section will be displayed only if the application is being made jointly.
Question	The questions configured by the bank for the instant personal loan will be listed one below the other.
Answer	Specify the answer to each question.
Joint Applicant	This section will be displayed only if the application is being made jointly.
Question	The questions configured by the bank for the instant personal loan will be listed one below the other.
Answer	Specify the answer to each question.

1. From the **Question** list, select the question configured by the bank for the instant personal loan.
2. In the **Answer** field, enter an answer for the corresponding question.
3. Perform one of the following actions:
 - Click **Continue** to proceed.
 - Click **Cancel** to cancel the transaction.

1.15 Review and Submit

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

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.

Figure 1-25 Review and Submit

↑ Small Personal Loan

Your Application Summary

Personal Information ✎

Basic Details

SJ

Name
Mr. Smith John Sr

Citizenship	Date Of Birth
United States	5/16/94
Public Figure	Are you associated with the Defense?
No	No
Gender	
Male	

Identity

Social Security Number	Identification Type
xxx-xx-4645	Driving License
ID Number	Valid Till
xx6868	5/6/25

Contact

Home Address
1205,ParkAvenue,M G Rd,South Block,Los Angeles,California,United States,90005

Mailing Address
1205,ParkAvenue,M G Rd,South Block,Los Angeles,California,United States,90005

Mailing Address Current Location
United States Of America

Email ID
smith.john@example.com

Mobile Number
+1 (212) 111-1111

Financial Profile ✎

Income Information

Income earned per month.
Salary
 USD 120,000.00

Expense Information

Expenditure incurred per month.
Vehicle
 USD 3,400.00

Asset Information

Deposit
 USD 23,000.00

Liability Information

Outstanding Liabilities.
Home Loan
 USD 5,600.00

Personal Loan Requirements ✎

Loan Details

Loan Purpose
Personal

Loan Term
5 years 4 months 0 days

Loan Amount
GBP 230,000.00

Disbursement & Repayment ✎

Disbursement Details

Account Name
smith John

Account Number
456711

Network Code
HDFC0000101

Bank Details
Address Line 1,Mumbai,India

Repayment Details

Account Name
smith John

Account Number
456723

Network Code
HDFC0000101

Bank Details
Address Line 1,Mumbai,India

Employment Information ✎

Current Main Employment

Occupation
Salaried

Employment Status
Full Time

Company/Employer Name
OFSS


Organization Category
Private Limited

Organization Operations
Domestic

Employment/Business Start Date
5/20/20

Confirm
Back

Review the application details.

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

1.16 Terms of Service

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

Additionally, any other disclaimers and notices, specific to banking product application in the United States of America, will also be displayed, as required by the bank.

You will be required to read these terms and conditions, disclosures and notices and then click on the respective checkboxes 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.


In the case of joint application forms, the consent of each applicant to certain terms and conditions, will be required. Hence, in this case, there will be two separate sub sections capturing the consents of each applicant, in addition to the sub section capturing the primary applicant's consent to product specific terms and conditions. Each individual consent subsection of the applicants will be marked with the name of the respective applicant and their role, such as Primary Applicant or Joint Applicant, to clarify whose consent needs to be obtained. Similarly, in the case of joint applications, each applicant can also provide their digital signatures, if they wish to do so. The sub sections capturing the signatures of each applicant will also be labelled with the name as well as the role of the applicant.

Figure 1-26 Terms of Service

↑ Small Personal Loan

Terms of Service

Please read the following information carefully.

 Small Personal Loan Agreement


- I have read and agree to the Loan Account Agreement
- I have read and agree to the Privacy Notice
- I have read and agree to the Electronic Signature Card

Signature (Optional)

Draw Signature Upload Signature


(Please ensure that the signature matches the signature on your submitted Identify Proof.)

Please enter your signature in the box below.



[Clear Signature](#)

 [Back](#)

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

The **Draw Signature** option is enabled only if you are applying from a touch screen device.

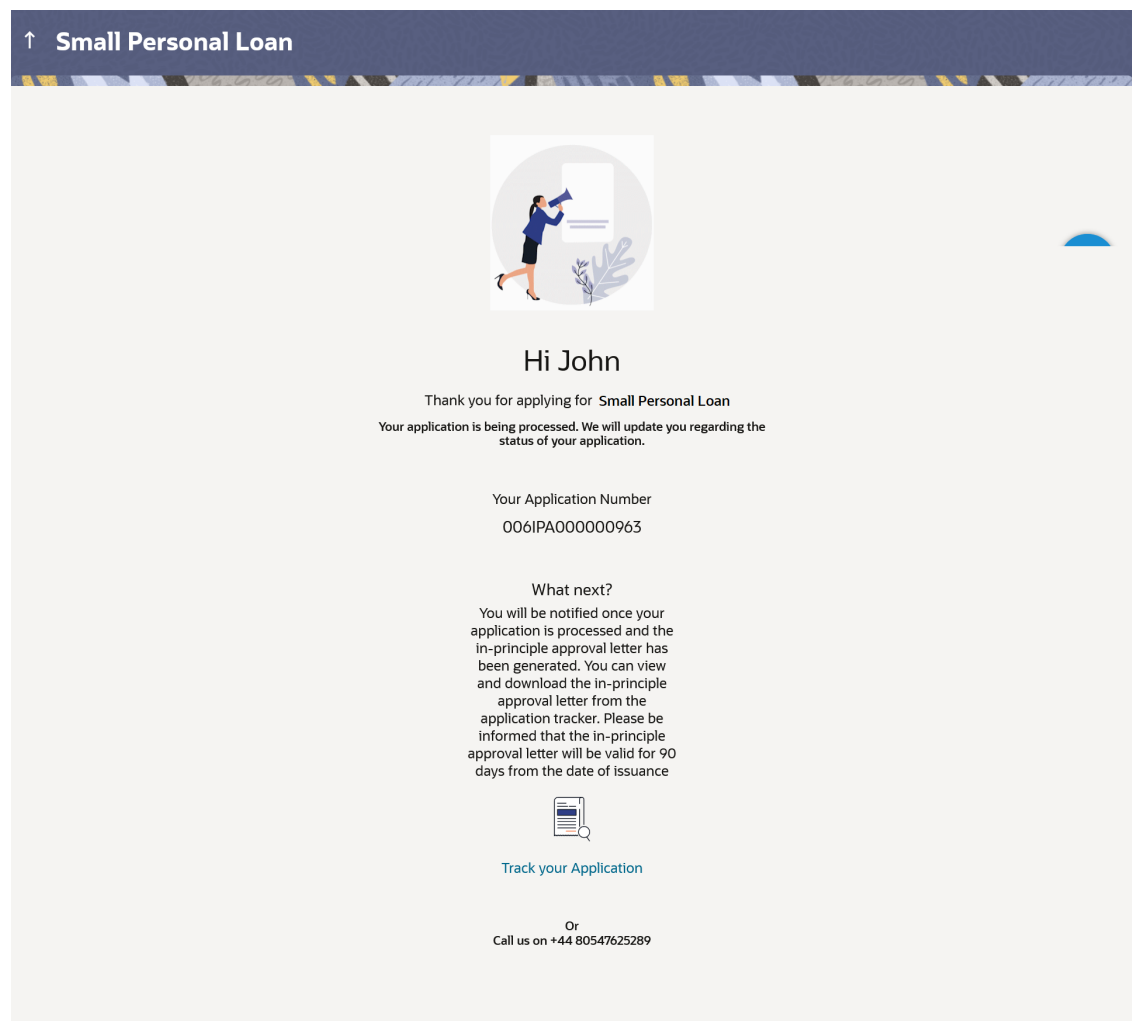
6. Perform any of the following actions:
 - a. Click **Confirm** to proceed with application submission.
 - b. Click **Back** to navigate back to the previous step in the application.
 - c. Under the kebab menu, perform any of the following actions:
 - i. Click **Save and Continue Later** option to save the application.
 - ii. Click **Continue on Mobile** option to continue the application on a mobile device.

1.17 Submitted Application - Confirmation

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

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

Figure 1-27 Confirmation



- Click the **Track your application** link to navigate to the **Application Tracker Login** page.

For information on the **Application Tracker**, refer to the **Oracle Banking Digital Experience Retail Originations Application Tracker User Manual**.

1.18 Existing User

This topic describes the product application process for existing customers.

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

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

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

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

- 1. Kickoff Page** - Regardless of whether you are applying from the bank's portal (pre-login page) or after having logged into the bank's website/application, you will be displayed a kickoff page. In addition to the eligibility criteria that need to be met in order to apply for the product, you will be displayed the fields applicable to application type (single or joint).
- 2. Employment Information** – This section will only be part of the application form if employment information is to be captured for the product you have selected and if your employment information is either not maintained with the bank at all or if the information is maintained but is not current.
- 3. Financial Information** – Like employment information, the financial information section will also be part of the application form only if it is configured for the product you have selected as well as certain factors such as whether your financial information is already maintained with the bank or not and if maintained whether the information is current or not. Hence, the financial information section will only be part of the application form if your information is either not maintained with the bank at all or if the information is maintained but is not current.
- 4. Loan Information** – This section will be part of the application form and you will be required to specify information related to the loan such as loan amount and tenure of the loan.
- 5. General Questions** – This section will be part of the application form if you are applying for an insta personal loan. If applying jointly, there will be two sections for each applicant to answer each set of questions.
- 6. 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.
- 7. 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. Additional

disclosures, as maintained by the bank, will also be displayed. You will be required to provide consent for all disclosures.

8. **Review** - The details filled in the application form will be displayed. The user can edit the information in any section by clicking the edit icon displayed against the section header.
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.

2

FAQ

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

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

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

Yes, provided the product you have selected supports this feature. If the joint account option is available for the chosen product, the user must provide details of both applicants, i.e, the primary applicant as well as the joint applicant. An account applied for online can have a maximum of two joint account holders.

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.

5. Can I cancel an application once it has been submitted?

No. Currently, it is not possible to cancel an application once it has been submitted to the bank. If you wish to cancel your application, you will be required to contact the bank via phone/email or visit a branch in person.

It is possible to cancel an application that has been saved and is in-draft.

6. 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.

7. 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.

8. 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.

9. 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

- 10. 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.
- 11. 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'.
- 12. 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.
- 13. How does OCR work?**
The bank can integrate with third party adapters that provide OCR services through available hook points. The system will be able to prefill certain fields in the sections that support this feature from data fetched from the applicant's uploaded documents.

Index

D

Disbursement & Repayment, [41](#)

E

EMI Calculator, [7](#)

Employment Information, [31](#)

Enter Zip Code, [4](#)

Existing User, [54](#)

F

Financial Profile, [35](#)

G

General Questions, [46](#)

J

Joint Applicant Information, [29](#)

K

Kick Off page, [13](#)

M

Mobile Number Verification, [15](#)

P

Personal Information, [18](#)

Personal Loan - Product Details, [9](#)

Personal Loan – Product Comparison, [11](#)

Personal Loan Requirements, [39](#)

Personal Loans - Product Listing, [5](#)

R

Review and Submit, [48](#)

S

Submitted Application - Confirmation, [53](#)

T

Terms of Service, [51](#)