RupeeCircle

PARTNER API

User Manual

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INTRODUCTION

RupeeCircle is a new age finance company that's moving the shift to a bank-less world. It was founded by a group of like-minded, energetic people with a vision of offering a simple alternative banking approach by directly connecting responsible borrowers and investors and striking better deals for both the sides. Therefore, it has created a marketplace where borrowers' requirements are listed and investors fund those loans.

RupeeCircle provides access to quality credit for everyone at attractive interest rates through a simple, tech-enabled experience and exceptional customer service. On the other hand, it offers a favorable risk-adjusted returns for the investors through excellent credit risk management and rigorous data science.

1. INTRO ABOUT PARTNER API

This document describes the RupeeCircle registration web service for partners, and how to set up system-to-system communication with RupeeCircle registration web service for partners.

This document is divided into three parts:

- Layout of registration request and response structure.

- Technical description of the method interface, request structure and how to understand/construct request message for registration/application.

- Technical description of response structure and how to understand responses from method calls for registration/application.

2. API ENDPOINTS

Endpoints	What it does
POST api/v1/clientSecretDetails	Authenticate User
POST /oauth/token	Return an array of user authentication. Array will contain one access token using this user enter into system
POST api/v1/register	Return an array of registration details. Array contains user registration details with user and application unique ID
POST api/v1/borrower-loan-register	Return an array of Loan Application details. Array contains user defined value in response.
POST api/v1/borrower-personal-register	Return an array of Personal Residence Application details. Array contains user defined value in response.
POST api/v1/borrower-education-register	Return an array of Education Employment details. Array contains user defined value in response.
POST api/v1/borrower-financial-register	Return an array of Financial Application details. Array contains user defined value in response.
POST api/v1/upload-files-image	Return an array of uploaded file URL. Array contains File Uploaded Path with Extensions.
POST api/v1/borrower-basic-documents	Return an array of Basic Documents details. Array contains user defined value in response.
POST api/v1/borrower-addtional-documents	Return an array of Additional Documents details. Array contains user defined value in response.
POST api/v1/borrower-additional-details	Return an array of Additional details. Array contains user defined value in response.

2.1 AUTHENTICATION

Authentication are done using given credentials. User provide Authenticated credentials i.e. Username and Password using this system allow them to access further procedure.

2.1.1 User API Security details

User Authenticate with given login credentials.

HTTP Request

POST api/v1/clientSecretDetails

Body Parameters

Parameter	Type	Status
email	String	required
password	String	required

HTTP Response

Status	Response
400	Bad Request
200	Ok, success

2.1.2 User Access Token

User get bearer access token with expiry to authorize system.

This API has three required parameter where 'client_id' & 'client_secret' values are received from user security details API.

- grant_type = client_credentials
- client_id = _id key in /clientSecretDetails API is User Client Id.
- Client_secret = secret key in /clientSecretDetails API is User Client Secret.

HTTP Request

POST /oauth/token

Body Parameters

Parameter	Type	Status
grant type	String	required
client_id	String	required
client_secret	String	required

HTTP Response

Status	Response
400	Bad Request
200	Ok, success

2.2 REGISTRATION

This section requires registration details with basic demographic details to complete registration.

Defined Values

Parameter	Values
Housing Type	OWNED, RENTAL
Employment Type	SALARIED, SELF_EMPLOYED
Mode of Salary	CHEQUE_OR_ONLINE_TRANSFER, CASH

Conditional Parameter

- If Employment Type = 'SELF_EMPLOYED' then 'is_field_your_itr' field is required
- If Employment Type = 'SALARIED then 'mode_of_salary' field is required

HTTP Request

POST api/v1/register

Body Parameters

Parameter	Type	Status
personal_detail	array	required
personal_detail.housing_type	string	required
personal_detail.employment_type	string	required
personal_detail.mode_of_salary	string	Conditional Required
personal_detail.is_field_your_itr	boolean	Conditional Required
personal_detail.net_monthly_income	integer	required

personal_detail.pincode	integer	required
dob	string	required
first_name	string	required
last_name	string	required
mobile	integer	required
pan_no	string	required
password	string	required
is_active	boolean	required
is_pan_required	boolean	required
type	integer	required
email	string	optional
referral_id	string	required
is_currently_pay_emi	string	required
current_monthly_emi	float	required
is_terms_of_privacy_policy	boolean	required

HTTP Response

Status	Response
400	Bad Request
200	Ok, success

2.3 APPLICATION

This section is to complete application form details. Once application is complete, evaluation of the application will be completed for further processing of a loan application.

Application Detail API's has three mandatory parameter include User Id, Client Status and Loan application number. All three parameter values are fetch from their previous API response.

2.3.1 Borrower Application Loan details

This section requires loan requirement details with loan purpose

Defined Values

Parameter	Values
Reason for loan	travel, Debt Consolidation, Purchase, Medical Bill, Buy Vehicle, Small Business Loan, Home Improvement, Life Events, Education Loan, Other

HTTP Request

POST api/v1/borrower-loan-register

Body Parameters

Parameter	Type	Status
loan_require_detail	array	required
loan_require_detail.reason_for_loan	string	required
loan_require_detail.amount	integer	required

loan_require_detail.tenure_month	integer	required
loan_require_detail.emi_amount	integer	required
loan_application_number	string	required
client_status	string	required
user_id	string	required

HTTP Response

Status	Response
400	Bad Request
200	Ok, success

2.3.2 Borrower Application Personal Residence details

This section requires personal and demographic details.

Defined Values

Parameter	Values
Gender	MALE, FEMALE, OTHER
Marital Status	SINGLE, MARRIED, OTHER
No of Dependents	0, 1, 2, 3+
Phone Type	BASIC, SMART

Phone Connection type	PREPAID, POSTPAID
Spouse working status	WORKING, NOT_WORKING
Housing Type	RENTAL, PARENTAL, OWNED, COMPANY_PROVIDED

Conditional Parameter

- If Other Source of Income = 'YES' then 'source_of_income', 'aprox_monthly_income' field is required
- If Marital Status = 'MARRIED' then 'spouse_working_status', 'kids' field is required
- If Spouse Working Status = 'NOT_WORKING' then 'spouse_income' field is required
- If Current Address Housing Type = 'RENTAL' then current address 'rent' field is required
- If Current Address Housing Type = 'RENTAL' or Current & Permanent Address same = 'NO' then Permanent address fields required
- If Permanent Address Housing Type = 'RENTAL' then permanent address 'rent' field is required

HTTP Request

POST api/v1/borrower-personal-register

Body Parameters

Parameter	Type	Status
personal_residence_detail	array	required
personal_residence_detail.personal_details	array	required
personal_residence_detail.personal_details.first_name	string	required
personal_residence_detail.personal_details.last_name	string	required
personal_residence_detail.personal_details.monthly_income	integer	required
personal_residence_detail.personal_details.father_name	string	required

personal_residence_detail.personal_details.gender	string	required
personal_residence_detail.personal_details.work_experience	integer	required
personal_residence_detail.personal_details.marital_status	string	required
personal_residence_detail.personal_details.spouse_working_status	string	Conditional required
personal_residence_detail.personal_details.spouse_income	integer	Conditional required
personal_residence_detail.personal_details.kids	integer	Conditional required
personal_residence_detail.personal_details.no_of_dependents	integer	required
personal_residence_detail.personal_details.other_source_income	string	required
personal_residence_detail.personal_details.source_of_income	string	Conditional required
personal_residence_detail.personal_details.aprox_monthly_income	integer	Conditional required
personal_residence_detail.personal_details.phone_type	string	optional
personal_residence_detail.personal_details.phone_connection_type	string	optional
personal_residence_detail.personal_details.social_media_presence	string	required
personal_residence_detail.personal_details.facebook	string	required
personal_residence_detail.personal_details.linkedin	string	required

personal_residence_detail.personal_details.alternate_mobile	integer	optional
personal_residence_detail.residence_details	array	required
personal_residence_detail.residence_details.current_address	array	required
personal_residence_detail.residence_details.current_address.current_living_since	string	required
personal_residence_detail.residence_details.current_address.zipcode	integer	required
personal_residence_detail.residence_details.current_address.country	string	required
personal_residence_detail.residence_details.current_address.state	string	required
personal_residence_detail.residence_details.current_address.city	string	required
personal_residence_detail.residence_details.current_address.line1	string	required
personal_residence_detail.residence_details.current_address.line2	string	optional
personal_residence_detail.residence_details.current_address.housing_type	string	required
personal_residence_detail.residence_details.current_address.rent	integer	Conditional required
personal_residence_detail.residence_details.current_permanent_address_same	string	Conditional required
personal_residence_detail.residence_details.permanent_address	array	Conditional required
personal_residence_detail.residence_details.permanent_address.current_living_since	string	Conditional required

personal_residence_detail.residence_details.permanent_address.zipcode	integer	Conditional required
personal_residence_detail.residence_details.permanent_address.country	string	Conditional required
personal_residence_detail.residence_details.permanent_address.state	string	Conditional required
personal_residence_detail.residence_details.permanent_address.city	string	Conditional required
personal_residence_detail.residence_details.permanent_address.line1	string	Conditional required
personal_residence_detail.residence_details.permanent_address.line2	string	optional
personal_residence_detail.residence_details.permanent_address.housing_type	string	Conditional required
personal_residence_detail.residence_details.permanent_address.rent	integer	Conditional required
loan_application_number	string	required
client_status	string	Require
user_id	string	required

HTTP Response

Status	Response
400	Bad Request
200	Ok, success

2.3.3 Borrower Application Education Employment details

This section requires education and employment details.

Defined Values

Parameter	Values
Highest Education	Non_Educated, Below_SSC, HSC_and_Equivalent, 3_Year_Degree, 4_5_Year_Degree, Master, CA_and_Equivalent, PhD, Post_Graduate, Other
Employment Status	SALARIED, SELF_EMPLOYED
Company Type	LIMITED, PRIVATE_LIMITED, PARTNERSHIP_FIRM, PROPRIETORSHIP, OTHER
Business Address Type	RENTAL, OWNED
Profession	Professional, Business
Firm Type	PRIVATE_LIMITED, Public_Limited, Limited_Liability_Partnership, Proprietorship, Others

Defined Value Explanation

- Non_Educated = No formal Education.
- Below_SSC = Below 10th STD.
- HSC_and_Equivalent = Plus 2 or equivalent.
- 3_Year_Degree = Three Year degree (BSc, BCom, BA, BBA, BCA etc.).
- 4_5_Year_Degree = Four/five years degree (BE, MBBS, LLB, BTech etc.).
- Master = Master (MSc, MCom, MA, MBA, MCA, LLM. MTech, MD).
- CA_and_Equivalent = CA, CS, CWA, CFA, FRM or Equivalent.
- PhD = Doctorate (PhD).
- Post_Graduate = Post Graduate (P.G. Diploma).
- Other = Others.

Conditional Parameter

- If Employment Type = 'SALARIED' then 'start_date_of_current_company', 'company_type', 'company_name', 'designation' Fields with 'company_address' Array except 'company_address.office_number' Key are required.
- If Employment Type = 'SALARIED' then 'office_email_id' field is optional
- If Employment Type = 'SELF_EMPLOYED' then 'business_address_type', 'profession', 'firm_name', 'firm_type', 'industry_type', 'annual_income', 'duration_working_with_current_company', 'have_pos_machine' Fields with 'company_address' Array except 'company_address.company_mobile' Key are required
- If Employment Type = 'SELF_EMPLOYED' then 'company_pan' field is optional
- If Company Pan = 'YES' then 'company_pan_no' field is required

HTTP Request

POST api/v1/borrower-education-register

Body Parameters

Parameter	Type	Status
education_employment_detail	array	required
education_employment_detail.employment_details	array	required
education_employment_detail.employment_details.employment_status	string	required
education_employment_detail.employment_details.company_address	array	required
education_employment_detail.employment_details.company_address.company_mobile	integer	Conditional required
education_employment_detail.employment_details.company_address.office_number	integer	Conditional required
education_employment_detail.employment_details.company_address.line1	string	Conditional required
education_employment_detail.employment_details.company_address.line2	string	Conditional required
education_employment_detail.employment_details.company_address.zipcode	integer	Conditional required
education_employment_detail.employment_details.company_address.country	string	Conditional required
education_employment_detail.employment_details.company_address.state	string	Conditional required

education_employment_detail.employment_details.company_address.city	string	Conditional required
education_employment_detail.employment_details.annual_income	integer	Conditional required
education_employment_detail.employment_details.duration_working_with_current_company	integer	Conditional required
education_employment_detail.employment_details.company_name	string	Conditional required
education_employment_detail.employment_details.company_type	string	Conditional required
education_employment_detail.employment_details.profession	string	Conditional required
education_employment_detail.employment_details.firm_name	string	Conditional required
education_employment_detail.employment_details.firm_type	string	Conditional required
education_employment_detail.employment_details.industry_type	string	Conditional required
education_employment_detail.employment_details.company_pan	string	optional

education_employment_detail.employment_details.company_pan_no	string	Conditional required
education_employment_detail.employment_details.business_address_type	string	Conditional required
education_employment_detail.employment_details.designation	string	Conditional required
education_employment_detail.employment_details.start_date_of_current_company	integer	Conditional required
education_employment_detail.employment_details.have_pos_machine	string	Conditional required
education_employment_detail.education_details	array	required
education_employment_detail.education_details.year_of_passing	string	required
education_employment_detail.education_details.highest_education	string	required
education_employment_detail.education_details.institution_name	string	optional
education_employment_detail.education_details.grade	integer	optional
loan_application_number	string	required
client_status	string	required
user_id	string	required

HTTP Response

Status	Response
400	Bad Request
200	Ok, success

2.3.4 Borrower Application Financial details

This section requires banking and bank account details along with previous payment history.

Defined Values

Parameter	Values
How Many Bank Account	1, 2, 3 Or 3+
How Long you Banking	1, 2, 2+, 3+, 5+
Missed Payment	0, 1, 2, 3 Or 3+
Cheque Bounce	0, 1, 2, 3 Or 3+
How many credit cards	0, 1, 2, 3 Or 3+
Account Type	CURRENT, SAVING

Conditional Parameter

- If Current Serving any kind of loan = 'YES' then 'current_emi' field is required

HTTP Request

POST api/v1/borrower-financial-register

Body Parameters

Parameter	Type	Status
financial_details	array	required
financial_details.how_many_bank_acc	integer	required
financial_details.how_long_you_banking	integer	required
financial_details.missed_payment	integer	required
financial_details.cheque_bounce	integer	required
financial_details.how_many_credit_card	integer	required
financial_details.account_holder_name	string	required
financial_details.internet_banking	string	required
financial_details.bank_name	string	required
financial_details.ifsc_code	string	required
financial_details.account_no	integer	required
financial_details.confirm_account_no	integer	required
financial_details.account_type	string	required
financial_details.currently_serving_any_kind_of_loan	string	required
financial_details.current_emi	integer	optional
loan_application_number	string	required
client_status	string	required
user_id	string	required

HTTP Response

Status	Response
400	Bad Request
200	Ok, success

2.4 DOCUMENTATION

This section requires documents as deemed necessary to support application form details and complete application procedure.

Documentation Detail API's has three mandatory parameter include User Id, Client Status and Loan application number. All three parameter values are fetch from their previous API response. Where step key are also important for document API.

2.4.1 Upload File (File Management)

HTTP Request

POST api/v1/upload-files-image

Body Parameters

Parameter	Type	Status
file[]	file	required
folder	string	required
user_id	string	required
loan_application_number	string	required
document	string	required

HTTP Response

Status	Response
400	Bad Request
200	Ok, success

2.4.2 Borrower Basic documents details

Basic documents are the documents which are mandatory to be submitted along with application form.

Conditional Document

- If Residence details current address housing type is RENTAL then RENT_AGREEMENT document is required
- If Employment status is SALARIED and Employment details company pan present then COMPANY_PAN_CARD document is required
- If Employment status is SALARIED then SALARY_SLIP document is required
- If Employment status is SELF_EMPLOYED then BUSINESS_RENT_AGREEMENT, BUSINESS_ELECTRICITY_BILL these proof of business address documents is required
- If Residence details business address type is RENTAL then BUSINESS_RENT_AGREEMENT or BUSINESS_ELECTRICITY_BILL document is required
- If Employment has POS machine then POS_STATEMENT document is required
- If Employment status is SELF_EMPLOYED then BANK_STATEMENT_6MONTH, BANK_STATEMENT_2YEAR and ITR_LAST_3YEAR these documents is required

HTTP Request

POST api/v1/borrower-basic-documents

Body Parameters

Parameter	Type	Status
documents.*.is_additional_document	boolean	required
documents.*.name	string	required
documents.*.type	string	required
documents.*.file_url	url	required
documents.*.file_image	url	required

documents.*.sequence	integer	optional
step	integer	required
loan_application_number	string	required
client_status	string	required
user_id	string	required

Body Parameter Description

- 'is_additional_document' key is always false for Basic documents if it is true then it will be consider as additional document
- 'type' key values are predefined which are mention blow in basic document list
- 'file_url' and 'file_image' both URL must be same which you get from upload file API
- 'sequence' key is used for define sequence for document like if you have three separate documents for bank statement then add each document as sequence to notice that are in correct order
- Basic document API step key default value is '11'.

HTTP Response

Status	Response
400	Bad Request
200	Ok, success

Basic Documents list

Type	Document	Format	Status
Basic	PHOTOGRAPH	Jpg, png	Mandatory
Proof of Identity	PAN_CARD	Jpg, png, pdf	Mandatory

	AADHAR_CARD	Jpg, png, pdf	Optional
	AADHAR_CARD_BACK_SIDE	Jpg, png, pdf	Optional
Proof of Address	ELECTRICITY_BILL	Jpg, png, pdf	Mandatory
	RATION_CARD or BANK_STATEMENT	Jpg, png, pdf	Mandatory
	RATION_CARD_BACK_SIDE	Jpg, png, pdf	Optional
Other	BANK_STATEMENT_6MONTH	Pdf	Mandatory
	RENT_AGREEMENT	Pdf	Conditional
	COMPANY_PAN_CARD	Pdf	Conditional
	SALARY_SLIP	Pdf	Conditional
	BUSINESS_RENT_AGREEMENT	Pdf	Conditional
	BUSINESS_ELECTRICITY_BILL	Pdf	Conditional
	POS_STATEMENT	Pdf	Conditional
	BANK_STATEMENT_6MONTH	Pdf	Conditional
	BANK_STATEMENT_2YEAR	Pdf	Conditional
	ITR_LAST_3YEAR	Pdf	Conditional

2.4.3 Borrower Additional Documents details

Basic documents are the documents which are not mandatory but can help for better application assessment.

HTTP Request

POST api/v1/borrower-addtional-documents

Body Parameters

Parameter	Type	Status
documents.*.is_additional_document	boolean	required
documents.*.name	string	required
documents.*.type	string	required
documents.*.file_url	url	required
documents.*.file_image	url	required
documents.*.sequence	integer	optional
step	integer	required
loan_application_number	string	required
client_status	string	required
user_id	string	required

Body Parameter Description

- Additional Document upload limit is 10.
- 'is_additional_document' key is always true for Additional documents if it is false then it will be consider as basic document
- 'type' key values are predefined which are mention blow in Additional document list
- 'file_url' and 'file_image' both URL must be same which you get from upload file API

- 'sequence' key is used for define sequence for document like if you have three separate documents for bank statement then add each document as sequence to notice that are in correct order

- Additional document API step key default value is '12'.

HTTP Response

Status	Response
400	Bad Request
200	Ok, success

Additional Documents List

Document	Format	Status
CANCELLED_CHEQUE	Pdf	optional
BANK_STATEMENT_12MONTH	Pdf	optional
SHOPEC_LICENSE	Pdf	optional
PASSPORT	Pdf	optional
PASSPORT_BACK_SIDE	Pdf	optional
VOTERS_ID	Pdf	optional
VOTERS_ID_BACK_SIDE	Pdf	optional
DRIVING_LICENSE	Pdf	optional
DRIVING_LICENSE_BACK_SIDE	Pdf	optional
EDUCATION_CERTIFICATE	Pdf	optional
COMPANY_ID	Pdf	optional
CREDIT_CARD_STATEMENT	Pdf	optional
MOBILE_BILL_LAST_MONTH	Pdf	optional

RC_PAPERS_OF_VEHICLES_OWNED	Pdf	optional
ELECTRICITY_BILL_OTHER_PROPERTY_OWNED	Pdf	optional
OTHER_BANK_STATEMENT_LAST_6MONTH	Pdf	optional
ADDITIONAL_INCOME_DOCUMENT	Pdf	optional
FORM_16	Pdf	optional
FORM_26_AS	Pdf	optional
RESUME	Pdf	optional
GAS_AGENCY_BOOK	Pdf	optional
LIFE_INSURANCE_POLICY	Pdf	optional
SALE_DEED	Pdf	optional
GAS_BILL	Pdf	optional
SOCIETY_MAINTENANCE_BILL	Pdf	optional
PROPERTY_TAX_CERTIFICATE	Pdf	optional
VISITING_CARD	Pdf	optional
AUTHORISED_SIGNATORY	Pdf	optional
GUMASTA_LICENSE	Pdf	optional
UTILITY_BILL	Pdf	optional
OTHER_BANK_STATEMENT_LAST_12MONTH	Pdf	optional
OTHER	Pdf	optional

2.4.4 Borrower Additional details

This section requires reference and/or guarantor details.

Defined Values

Parameter	Values
References Type	REFERENCE_1, REFERENCE_2

HTTP Request

POST api/v1/borrower-additional-detail

Body Parameters

Parameter	Type	Status
additional_details.references.*.type	string	optional
additional_details.references.*.address.country	string	optional
additional_details.references.*.address.state	string	optional
additional_details.references.*.address.city	string	optional
additional_details.references.*.address.line1	string	optional
additional_details.references.*.address.line2	string	optional
additional_details.references.*.address.zipcode	integer	optional
additional_details.references.*.name	string	optional
additional_details.references.*.phone	integer	optional
additional_details.references.*.relation	string	optional
additional_details.references.*.email	email	optional

additional_details.guarantors.*.address.country	string	optional
additional_details.guarantors.*.address.state	string	optional
additional_details.guarantors.*.address.city	string	optional
additional_details.guarantors.*.address.line1	string	optional
additional_details.guarantors.*.address.line2	string	optional
additional_details.guarantors.*.address.zipcode	integer	optional
additional_details.guarantors.*.name	string	optional
additional_details.guarantors.*.phone	integer	optional
additional_details.guarantors.*.relation	string	optional
additional_details.guarantors.*.email	email	optional
additional_details.guarantors.*.pan	string	optional
additional_details.guarantors.*.AADHAR_CARD.file_url	url	optional
additional_details.guarantors.*.AADHAR_CARD.file_image	url	optional
additional_details.guarantors.*.PAN_CARD.file_url	url	optional
additional_details.guarantors.*.PAN_CARD.file_image	url	optional
additional_details.guarantors.*.ELECTICITY_BILL.file_url	url	optional
additional_details.guarantors.*.ELECTICITY_BILL.file_image	url	optional
loan_application_number	string	optional
client_status	string	optional
user_id	string	optional

HTTP Response

Status	Response
400	Bad Request
200	Ok, success