Knowledge Base Summary: CJ Journey Transcript

Overview:
The CJ (Customer Journey) for Loan Origination System (LOS) can be initiated by the customer themselves. This process involves various steps from receiving an offer to finalizing the loan details and signing the documents digitally.

Key Steps in the Customer Journey:

1. **Offer Notification**:
   - Offers are uploaded, and an SMS with a link is sent to the customer's mobile number.
   - Clicking the link initiates the Finnone Dedupe API, which checks for an active loan status with the same CRN. If successful, the CJ journey starts, and the customer sees a congratulations popup.

2. **Loan Amount Screen**:
   - Displays approved loan amount, monthly EMI, and tenure.
   - Terms and conditions need to be accepted before proceeding.

3. **Confirm Detail Screen**:
   - **Personal Details**: Shows personal information (name, date of birth, mobile number, residential address) and family details. Editing personal details requires physical verification and will drop the loan off to the IRO.
   - **Income Details**: Includes fields like purpose of loan, annual sales turnover, etc. These fields are auto-populated but can be edited.
   - **Insurance Details**: Shows credit protect insurance and hospital cover options. Both are non-mandatory, and users can opt-out.

4. **Loan Summary**:
   - After confirming details, a loan summary popup appears with fields like approved loan amount, monthly EMI, loan tenure, annual interest rate, previous loan due, one-time fees, and net disbursement amount.
   - User can go back or confirm to proceed.

5. **Bank Details**:
   - If no existing account is found, the user must manually enter IFSC code, account number, and account holder name.
   - Fetching bank details triggers the Getifscdetails API.

6. **EMI Day Selection**:
   - Upon successful IMPS and Karza name match, the user selects an EMI day (3 or 5).

7. **Digital SI Initiation**:
   - Clicking the Initiate SI button sends a link to the customer's mobile number for direct debit mandate form. After OTP validation, the SI is successfully done.

8. **Document Generation**:
   - User selects document language (options include English, Gujarati, Hindi,

etc.).
   - DMS API generates documents in English, while Emorphis API generates documents in the selected language.
   - Documents include SI direct debit mandate form, disbursement request form, sanction letter, etc.
   - User verifies documents with OTP, and digitally signed documents are submitted to Finnone.

9. **Final Submission**:
   - If Finnone is successful, the journey completes.
   - If there is an error, the loan drops off to IRO for manual submission.

Important APIs:
- **Finnone Dedupe API**: Initiates the CJ journey.
- **Posidex (Dedupe) API**: Confirms details.
- **FICO Insurance API**: Calculates premium for credit protect insurance.
- **LMS View by Loan API**: Retrieves previous loan due.
- **CBS Search Attach API**: Checks for existing accounts.
- **Getifscdetails API**: Fetches bank details.
- **IDFC IMPS and Karza Name Match APIs**: Validates account holder details.
- **DMS and Emorphis APIs**: Generate and manage documents.

Error Handling:
- If any discrepancies or errors occur during the journey (e.g., Karza mismatch, IMPS error, Finnone error), the loan is dropped off to IRO for further action.

This summarized knowledge base provides an overview of the CJ journey process, highlighting key steps, APIs involved, and error handling mechanisms.
Knowledge Base Summarization: MEL Produ... by Malay Behera(PERSISTENT) (Unverified)
Malay Behera(PERSISTENT) (Unverified)
Knowledge Base Summarization: MEL Product Loan Application Process

1. Introduction:
- The discussion covers the journey of creating a new loan application for the MEL (Micro Enterprise Loan) product.
- Key stages include selecting product type, entering application details, performing KYC verification, and processing the application through various approval stages.

2. Initial Application Setup:
- **Product Type Selection:** Options include MEL, GL, PL, HL, LAP.
- **Scheme Selection:** Options are Rural Surrogate MEL, Rural Micro Enterprise Loan, and Government Subsidy Scheme PM Savnidhi.
  - Loan limits vary by scheme:
    - Rural Surrogate MEL: ₹3,00,000 to ₹10,00,000
    - Rural Micro Enterprise Loan: ₹36,000 to ₹3,00,000
    - PM Savnidhi: ₹50,000 to ₹75,000

3. Consent Screen:

- User enters customer's mobile number linked with Aadhaar and selects device type.
- OTP is sent to the customer's mobile number for verification.
- Post OTP verification, the user selects either Form 60 or PAN for further details.

4. KYC Process:
- **Single KYC:** Checks mobile number and DOB in the SFDC database.
- **E-KYC:** Uses Aadhaar number and biometric authentication.
- **C-KYC:** Uses alternative identifiers (Voter ID, Driving License, Passport, etc.) and checks against CERSAI database.

5. Applicant Detail Entry:
- Sections include personal identifiers, applicant details, communication details, family details, loan details, income details, and addresses.
- Mandatory fields include parent names, marital status, residence, and permanent address details.
- Mandatory fields for Father's First Name and Last Name , Mother's First Name and Last Name

6. Employment Details Entry:
- Spouse's First Name and Last Name if Marital Status is Married.
- If Marital Status is selected as Married, then Spouse's First Name and Last Name becomes mandatory and Spouse's First Name, Middle Name and Last name can be added in the corresponding fields.
- If Marital Status is selected as DIVORCED or WIDOWER or OTHERS then the Spouse's First Name, Middle Name and Last name fields disappear from the screen.

7. Co-Applicant Detail Entry:
- Co-applicant is not mandatory for MEL journey.
- If added, the same KYC and detail entry process is followed for the co-applicant.

8. Posidex and Highmark API:
- **Posidex (DEDUPE):** Checks for existing customers in the bank's database.
- **Highmark (CD Rule Split):** Checks customer's eligibility based on credit score.

9. Employment Details:
- Includes personal info, family details, employment details, office address, bank-related details, and GST information.
- Employment details cover type of employment, business details, and years in business.

10. Loan Detail Entry:
- Covers income, expenses, loan details, references, priority sector lending, and asset details.
- Specific fields for income sources, monthly income, business expenses, loan amount, tenure, and references.

11. Perfios Stage:

- **Account Aggregator:** Verifies banking details through a linked process.
- **E-Bank Statement and Scan Statement:** Additional verifications if necessary.
- Perfios process includes fetching and validating bank details.

12. Document Upload and Insurance:
- Mandatory documents include proof of address, CKYC, identity proof, and additional non-mandatory documents.
- Insurance options include Credit Protect and Hospi Cash, both non-mandatory.
- Nominee details are required for insurance policies.

13. Sanction and Disbursement:
- **Account Verification:** CBS API checks for existing accounts.
- **New Account Opening:** Option to open a new account with IDFC First Bank.
- **Disbursement Details:** Requires IFSC/MICR code, account number, and account holder name.

14. Approval Process:
- **BCM (Branch Credit Manager):** Takes ownership and verifies data.
- **Underwriter Stage:** Reviews all details, verifies documents, and takes a decision on the loan application.
- **DVOPS (Document Verification Operations):** Final document verification and submission to Finnone.

15. Final Stages:
- **Document Generation:** Generates loan documents in the selected language.
- **E-Stamp and E-Sign:** Electronic stamping and signing process.
- **Non-ADB Document Upload:** For non-ADB cases, additional documents are required.

16. Key APIs and Processes:
- **DMS and Emorphis API:** For document generation.
- **FICO API:** For eligibility and deviation checks.
- **Karza API:** For name matching and verification.
- **CBS APIs:** For account verification and disbursement details.

17. Outcome:
- The final loan application is submitted to Finnone after all stages are successfully completed and verified.

This summarization covers the main points and stages involved in the MEL product loan application process, ensuring a clear understanding of each step and the necessary actions required.

**Knowledge Base Summary: LOS Journey for I... by Malay Behera(PERSISTENT) (Unverified)
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Knowledge Base Summary: LOS Journey for IRO Assisted MEL Plus

Overview:
The process for IRO Assisted MEL Plus involves multiple stages where user interactions and system checks are essential for loan application approval. The

journey begins with the MEL Plus punch, involving the selection of associated offers, applicant details entry, document upload, and verification stages, culminating in final approval.

Key Stages and Actions:

1. **Offer Selection and Ownership:**
   - User selects an associated offer and takes ownership.
   - MEL product and scheme are auto-selected.

2. **Application Creation:**
   - Initiation of Finnone Dedupe API to check for active loans with the same CRN.
   - Auto-population of mobile number linked with Aadhar.
   - OTP validation for mobile number verification.

3. **Applicant Details Entry:**
   - Auto-population of details from the disbursed base loan.
   - Editable sections include Personal Identifier and Residence Address.
   - Non-editable sections include Applicant Details, Communication Details, Family Details, Loan Details (except Tenure), Income Details, and Permanent Address.

4. **Co-Applicant Details Entry:**
   - Listing of all applicants and co-applicants in the application.

5. **Posidex Stage:**
   - Demographic check against existing customers using DEDUPE API.
   - Creation of CRN case for posidex refer cases requiring closure by IRO and BCM.

6. **Employment Pending Stage:**
   - Auto-population of employment and personal information details.
   - Sections include Personal Information, Family Details, Employment Details, Office Address, and Bank Related Details.

7. **Loan Detail Entry:**
   - Auto-population of income, expense, loan, reference, and priority sector lending details.
   - Editable fields include Tenure and PSL details.

8. **Document Upload:**
   - Upload of mandatory and optional documents.
   - Triggering of DMS API for document upload.

9. **Sanction Stage:**
   - Auto-population and verification of insurance details.
   - OTP verification for insurance.

10. **Disbursement Detail Pending:**
    - Account verification and validation using CBS Search API, GetIFSC details API, and IMPS APIs.
    - IDFC account validation and name match using KARZA API.

11. **Document Generation:**
    - Generation of documents in selected languages using DMS and Emorphis APIs.

12. **E-Stamp and E-Sign:**
    - E-Stamp eligibility check.
    - E-Sign process initiation via SO app.

13. **DVOPS Processing:**
    - Verification of uploaded documents and applicant details.
    - Options for holding documents, moving cases to open pool, and retriggering.

14. **Final Submission:**
    - Submission of loan application to Finnone upon successful verification by DVOPS user.

System APIs and Functionalities:
- **Finnone Dedupe API:** Checks for existing active loans.
- **Posidex API (DEDUPE):** Demographic matching.
- **CBS Search API:** Account verification.
- **GetIFSC Details API:** Fetches bank details.
- **IMPS API:** Validates IDFC account.
- **KARZA Name Match API:** Matches applicant name with beneficiary name.
- **DMS and Emorphis APIs:** Document generation.
- **E-Sign API:** Facilitates electronic signing.

User Roles:
- **IRO (Initiating Officer):** Handles initial application steps, document upload, and verification.
- **DVOPS (Document Verification Operations):** Verifies documents, holds/returns cases for corrections, and submits the final application.

Key Considerations:
- Ensuring all mandatory fields are correctly populated and verified.
- Handling non-ADB (Automated Document-based) conditions.
- Managing document upload sizes and formats.
- Following specific instructions for insurance and account validation processes.

This summarization captures the essential steps and actions involved in the LOS journey for IRO Assisted MEL Plus, highlighting the critical stages, system interactions, and user roles.
Knowledge Base Summarization: MEL Repea... by Malay Behera(PERSISTENT) (Unverified)
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Knowledge Base Summarization: MEL Repeat Product LOS Journey

Overview:
This document outlines the loan origination system (LOS) journey for the MEL Repeat product, detailing the steps and processes involved from the initiation of a new application to the final approval and disbursement. The journey includes user

interactions, API calls, data validation, and document management.

Steps and Processes:

1. **Initiation**:
   - User opens the disbursed base loan account and clicks on the "New Application" button.
   - A pop-up appears to select the MEL Product type and MEL Repeat Bank scheme.
   - Clicking "Create New Application" initiates the Finnone Dedupe API to check for existing active loans with the same CRN.

2. **Consent Screen**:
   - Auto-population of the mobile number linked with Aadhar.
   - User sends OTP to the customer's mobile number and validates it.
   - Post OTP validation, KYC is skipped, and the user lands on the Applicant detail entry screen.

3. **Applicant Detail Entry Screen**:
   - Sections: Personal Identifier, Applicant Details, Communication Details, Family Details, Loan Details, Income Details, Residence Address, and Permanent Address.
   - Data auto-populated from the base loan, editable if needed.
   - Various fields and conditions are outlined for each section.

4. **Co-applicant Detail Entry**:
   - User can add co-applicants and perform KYC.
   - Informative messages guide the user based on loan amount and consent completion.

5. **Posidex and Highmark APIs**:
   - Posidex API checks demographic details against the bank's existing customers.
   - Highmark API checks loan eligibility based on the CIBIL score.

6. **Employment Pending Stage**:
   - Sections: Personal Information, Family Details, Employment Details, Office Address, Bank-Related Details.
   - Various fields and conditions for employment details and office address.

7. **Loan Detail Entry Screen**:
   - Sections: Income Details, Expense Details, Loan Details, Reference Details, Priority Sector Lending Asset Details.
   - Data auto-populated, editable if needed.

8. **Perfios Stage**:
   - Account aggregator for bank statements.
   - Banking details retrieved and verified through API calls.

9. **Eligibility and Document Upload**:
   - Eligibility checked via FICO API.
   - Mandatory documents uploaded, and insurance details managed.

10. **Insurance and Sanction Stages**:
    - Insurance details entered and verified.
    - Loan details verified through OTP.

11. **Disbursement Detail Pending**:
    - Bank account details verified.
    - User enters IFSC/MICR code and fetches bank details.

12. **Data Verification by BCM**:
    - BCM verifies all details entered by IRO.
    - Ownership and permission management.

13. **Underwriter Stage**:
    - Multiple tabs: Applicant, Loan, Income, Expense, Verification, Document.
    - Eligibility, deviations, and decisions managed by underwriter.

14. **Sanction Stage**:
    - Final insurance verification and loan approval.
    - OTP validation and document generation.

15. **DVOPS User Verification**:
    - Document verification by DVOPS user.
    - Ownership management and document holding/returning.

16. **Final Submission**:
    - Loan details submitted to Finnone.

This comprehensive journey ensures that all necessary validations, documentations, and approvals are in place for the MEL Repeat product, streamlining the process for both users and administrators.
Knowledge Base Summarization: Tele-Call... by Malay Behera(PERSISTENT) (Unverified)
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Knowledge Base Summarization: Tele-Caller Journey

Overview:
This document outlines the steps and processes involved in the Tele-Caller journey for handling loan offers and applications using the LOS (Loan Origination System).

Steps and Processes:

1. **Offer Handling:**
   - Offers are uploaded and visible to the tele-caller in the 'Associated Offer' tab.
   - Tele-caller can take ownership and express interest by selecting an offer, which defaults to MEL and MEL Plus.
   - Upon creating a new application, the Finnone Dedupe API is triggered to check for existing active loans with the same CRN.

2. **Loan Amount Screen:**
   - Fields include approved loan amount, monthly EMI, and tenure.
   - Tele-caller must accept the terms and conditions to proceed.

3. **Confirm Detail Screen:**
   - Divided into three sections: Personal Details, Income Details, and Insurance Details.

4. **Personal Details:**
   - Displays user's personal information and family details.
   - Includes a field for "Are you a politically exposed person?" which defaults to 'No'. Selecting 'Yes' cancels the loan.
   - Options to edit or confirm details; editing requires physical verification by a relationship officer (IRO).

5. **Income Details:**
   - Auto-populated fields include purpose of loan, PSL classification, and financial information.
   - Tele-caller can edit or confirm details to proceed.

6. **Insurance Details:**
   - Offers credit protect insurance and hospital cover (both non-mandatory).
   - Tele-caller can opt-in, add nominee details, and calculate premium using the FICO Insurance API.

7. **Loan Summary:**
   - Summarizes loan details, including approved amount, EMI, tenure, interest rate, fees, and previous loan dues.
   - Options to go back or confirm and proceed.

8. **Bank Details:**
   - User must enter IFSC code, fetch bank details, and manually input account number and account holder name.
   - APIs such as Getifscdetails, account holder name, IDFC IMPS, and Karza name match are triggered for verification.
   - Successful verification leads to EMI Day selection and digital SI initiation.

9. **Digital SI Initiation:**
   - A link is sent to the customer's mobile for direct debit mandate form completion and OTP generation.
   - On successful OTP validation, a congratulatory message is displayed.

10. **Document Generation and E-sign:**
    - Customer is guided to complete document generation and OTP-based consent.
    - Documents are generated in multiple languages using DMS and Emorphis APIs.
    - User reviews and digitally signs documents via an OTP sent to their mobile.
    - Successfully signed documents are submitted to Finnone for final processing.

11. **Completion:**
    - Upon successful submission to Finnone, the customer journey is completed.

- Any errors at the E-sign stage result in the loan dropping off to IRO for
manual intervention.

Key APIs Involved:
- Finnone Dedupe API
- Posidex (Dedupe) API
- FICO Insurance API
- LMS view by loan API
- CBS search Attach API
- Getifscdetails API
- IDFC IMPS API
- Karza name match API
- DMS API
- Emorphis API

Important Notes:
- If any demographic changes are required, the loan process is halted for
verification by IRO.
- Certain steps, especially document generation and digital signing, require
customer interaction via mobile.
- All processes are automated through a series of API calls ensuring data
consistency and process efficiency.

This summarization provides an end-to-end overview of the Tele-Caller journey
within the LOS, highlighting the critical steps, user interactions, and system
integrations involved.

####Junk Name Character Validation
1. **Logic for Validation:**
-Rule Expression-Based Validation:
-Prevents entry of data with the following patterns:
-Any letter repeated more than 3 times (not case sensitive), either consecutively
or in a string (e.g., "Bbbbbzzzzzbbbb", "EEEEE").
-Combinations of QWERTY keyboard sequences, both forwards and backwards, with more
than 3 consecutive letters (e.g., "abcde", "zyxw", "qwer", "mnbv").

2. **Existing First Name Validation:**
-Ensures that the first name is not equal to the last name.

3. **Master-Based Validation:**
-Validates input against a provided master file.
-If invalid values are entered, an error message is displayed:
-"Please do not enter junk value. Kindly enter the correct value & move ahead."

4. **User Interface and Error Handling:**
-Validation is applied when the user clicks the "Next" button on the UI in the
specified stage and sub-stage.
-An error toast message is shown on the UI:
-"Please remove junk values in the highlighted fields and proceed by re-entering

the details in those fields."
-The error toast message is configurable, allowing changes without technical intervention.

5. **Stage and Sub-stage fields validation:**
-A validation to be built in the above-mentioned stage(Applicant Detail Entry) and sub-stage(Applicant Detail Entry Pending), such that users are not able to add junk values in the below fields are-
-Father First Name, Father Middle Name, Father Last Name
-Mother First Name, Mother Middle Name, Mother Last Name
-Spouse First Name, Spouse Middle Name, Spouse Last Name