



Manual Heading

HM Vibha Towers, 5th Floor, No. 66/5-25, Lasker Hosur Road, Adugodi, above Star Hyper,
Bengaluru, Karnataka 560030

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Revision History

Version	Issued Date	Description	Status	Remarks	Author
1.0	07-Sep-2025	Home Loan – Product Information			Deepu

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1 Introduction

Perfios Software Technologies has automated the onboarding journey for **Application Name** applicants to the Union Bank of India (UBI). The following document serves as a Product information manual.

2 section 1

Enter the details of the loan as requested by the customer. The application received date, process date and the CBD date are auto generated. After you add all the details, click **Submit**. Enter the details of the loan as requested by the customer. Some of the fields are auto generated. After you add all the details, click **Submit** button.

Application Details
Change Status

Basic Details
Primary Applicant Details
Credit Bureau
Supporting Documents
Employment Details
Co-Applicant Details

Guarantor Details
Name Match
Application Details
Branch Details
Net Worth
Reports

Application Details

Loan Information

Purpose of Loan *
To meet marriage expenses of self/son/daughter

Total Project Cost (In Rs.) *
Rs.80,000

Type of Facility *
Term Loan

Margin (%)
18.75

Loan Period (In Months) *
8

Repayment Period (In Months) *
8

Application Received Date *
26-12-2023

CBD Date *
26-12-2023

Periodicity of Installments *
Monthly

Loan Description *
Marriage expenses of daughter

Requested Loan Amount (In Rs.) *
Rs.65,000

Whether Secured? *
Unsecured

Margin Amount (In Rs.)
Rs.15,000

Moratorium Period (for months) *
0

Requested First EMI Date *
31-01-2024

Processed On Date *
26-12-2023

Application Source By ** *
Branch Walk-In

Mode of Repayment *
Cash/ Others

ROI Details

Interest Rate Code *
RLN01

Mark-Up
2.75

Spread Rate (CRP) %

Interest Rate Defined P.A.%
0

Preferential Interest Rate
0.30

Repo/Benchmark Rate %
6.5

BSS/BSD
0

Spread Rate Modified (CRP)
0.3

Interest Rate Modified P.A.%
9.55

Interest Type *
Floating

Reset
Submit

Figure 1

:::info

- The maximum Loan Period is **60 months**.

:::

3 section 2

You can view the information related to the **Branch** where the application is being processed and the parking branch. Click the **Branch Details** tab to view the information.

The details of the branch where the application is being processed is shown as the Processing Branch. The details of the branch where the loan account would get opened is shown as the Parking Branch.

If you require to assign the application to a different Parking branch, click **Assign** button. Select the required branch in the list of dropdown that is available and Click the **Submit** button.

Application Details

Change Status

Basic Details

Primary Applicant Details

Credit Bureau

Supporting Documents

Employment Details

Co-Applicant Details

Guarantor Details

Name Match

Application Details

Branch Details

Net Worth

Reports

Processing Branch

BRANCH/RBC/SKVK/SMECC
ANDHERI (WEST) (0002)

ZONE
MUMBAI NORTH ZONE

NBG
SOUTH

HEAD OFFICE
HQ

Unit Code
0002

Unit Address
Bank Of India Bldg., Ground Floor,
28, S. V. Road, P. B. 7358, MUMBAI,
MAHARASHTRA, 400058, MUMBAI

Contact
26280209,26280219

Parking Branch

Assign

BRANCH/RBC/SKVK/SMECC
ANDHERI (WEST) (0002)

ZONE
MUMBAI NORTH ZONE

NBG
SOUTH

HEAD OFFICE
HQ

Unit Code
0002

Unit Address
Bank Of India Bldg., Ground Floor,
28, S. V. Road, P. B. 7358, MUMBAI,
MAHARASHTRA, 400058, MUMBAI

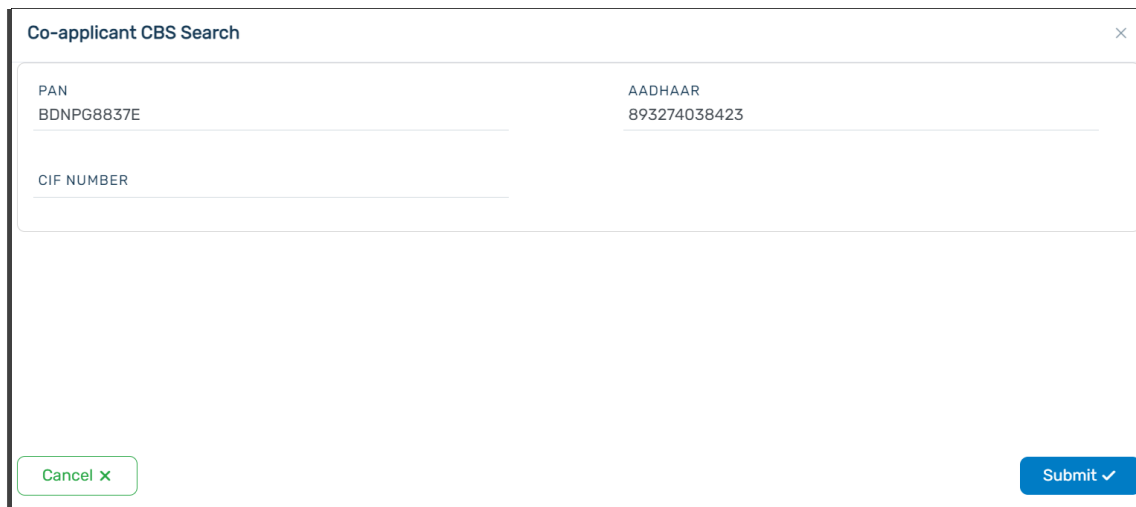
Contact
26280209,26280219

Figure 2

4 section 3

Add the details of the **Co-applicant** to the loan application in this section. If there are no co-applicants, you can skip this section.

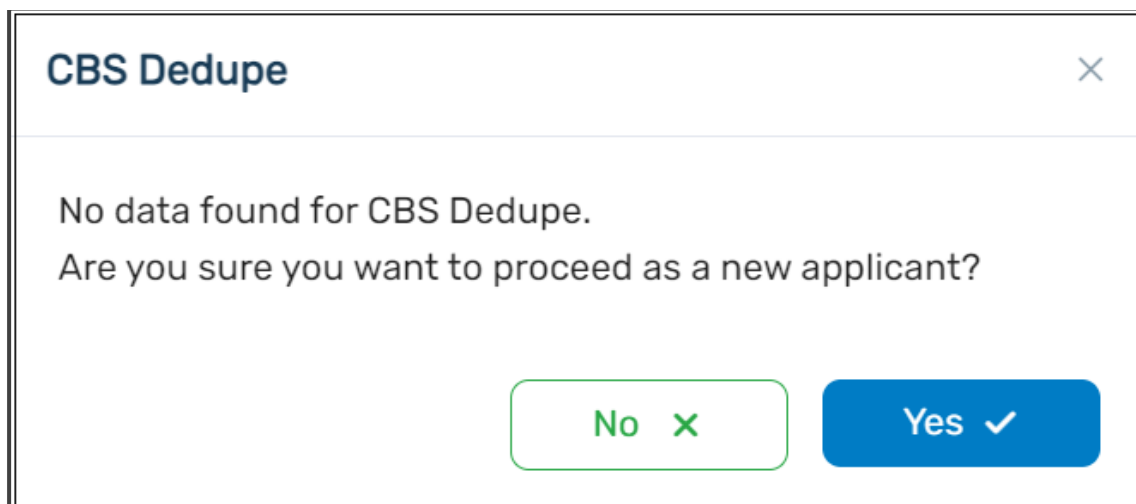
You can add the details of the co-applicant in the fields available. The system will match the details entered with the details available in CBS. If the details are available in CBS, the co-applicant details can be auto populated.



A screenshot of a web form titled "Co-applicant CBS Search". The form has a close button (X) in the top right corner. It contains three input fields: "PAN" with the value "BDNPG8837E", "AADHAAR" with the value "893274038423", and "CIF NUMBER" which is empty. At the bottom left is a green "Cancel x" button, and at the bottom right is a blue "Submit ✓" button.

Figure 3

If the details are not available in CBS, you will get a pop-up as shown below. Click **Yes** to proceed.



A screenshot of a "CBS Dedupe" pop-up dialog. It has a close button (X) in the top right corner. The text inside reads: "No data found for CBS Dedupe. Are you sure you want to proceed as a new applicant?". At the bottom, there are two buttons: a green "No x" button and a blue "Yes ✓" button.

Figure 4

A pop-up will appear asking you to provide the details. You can add the personal details, address details and the family member details of the co-applicant.

:::info

- A maximum of **3 co-applicants** can be added to the pensioner loan application.
- The addition of a co-applicant to the pensioner loan application requires the information of the individual like the entries made for the primary applicant.
- The CIF Number is not mandatory for the Pensioner Loan product.

...

[Image not found: D:\Documentation\work flow\pdf+docusaurus\datft36\image\fig32.png "figure 32"]

5 section 4

In the Employment Details tab, you can fill in the **Employment** and the **Income** details of the applicant. Click **Submit** after all the fields are filled.

Application Details Change Status ▾

Basic Details Primary Applicant Details Credit Bureau Supporting Documents **Employment Details** Co-Applicant Details Guarantor Details

Name Match Application Details Branch Details Net Worth Reports

Employment Details

Bank Staff *	No	Employee Id	
Monthly Pension *	Rs.6,577	Rental Income	Rs.5,600
Agriculture Income	Rs.12,000	Other Income	Rs.2,000
Gross Monthly Income	Rs.24,497	Statutory Deduction	Rs.860
Other Deduction	Rs.0	Net Monthly Income	Rs.23,637
Total Deduction *	Rs.860		

Reset ↺ Submit ✓

Figure 5

...fig

- Make sure to fill all fields that are marked with a red asterisk (*) as these are mandatory fields to process the application.
- The applicant can add additional income such as **Rental Income**, **Agricultural Income** and Other **Income**, if they are applicable.
- If the applicant is a bank employee, it is mandatory to add the Employee ID (PF ID).

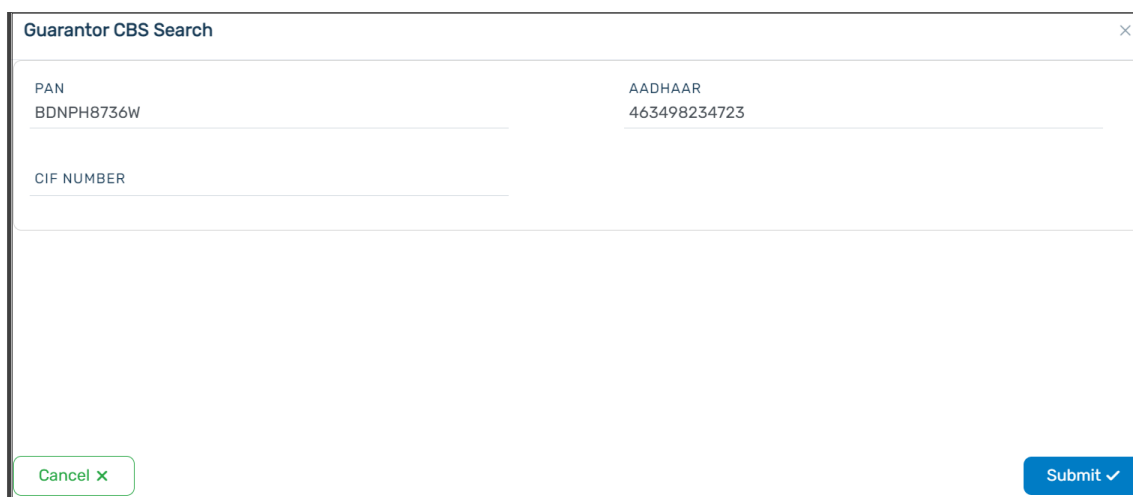
...

After you update the employment details, click **Submit** for it to get saved.

6 section 5

Add the details of the **Guarantors** to the loan application in this section. If there are no guarantors, you can skip this section.

You can add the details of the guarantors in the fields available. The system will match the details entered with the details available in CBS. If the details are available in CBS, the guarantor details can be auto populated.



Guarantor CBS Search [X]

PAN BDNPH8736W	AADHAAR 463498234723
CIF NUMBER	

[Cancel X] [Submit ✓]

Figure 6

If the details are not available in CBS, you would get a pop-up as shown below. Click Yes to proceed.

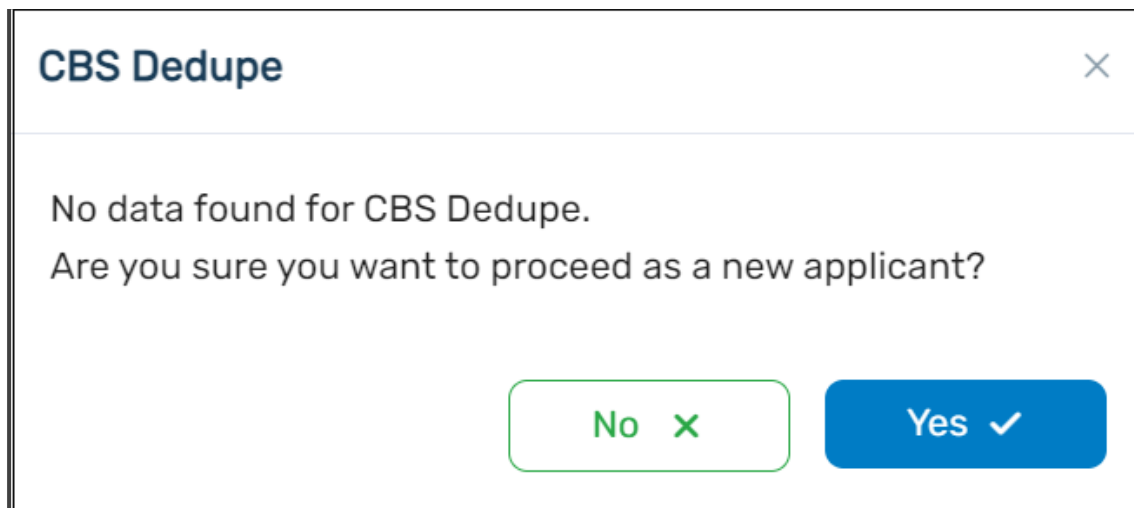


Figure 7

A pop-up will appear asking you to provide the details. You can add the personal details, address details and the family member details of the guarantor.

:::info

- A maximum of **3 co-applicants** can be added to the pensioner loan application.
- The addition of a guarantor to the pensionerloan application requires the information of the individual like the entries made for the primary applicant.
- The CIF Number is not mandatory for the Pensioner Loan product.

:::

Add Guarantor

Personal Details

Identification Details

Aadhaar No. *	463498234723	PAN No. *	BDNPH8736W
Driving License No		Driving License Expiry Date	
Passport No		Passport Expiry Date	
Voter Id			

Personal Details

[Reset](#) [Next](#)

Figure 8

7 section 6

The information available in this tab is auto generated. The system will perform the check of the name of the applicant along with the name present in the Aadhaar and PAN. If the names of the applicant match, **'True'** will be displayed in the Is **Matched** column. The name match percentage is also displayed in the Match Percentage column.

Application Details [Change Status](#)

Basic Details Primary Applicant Details Credit Bureau Supporting Documents Employment Details Co-Applicant Details

Guarantor Details **Name Match** Application Details Branch Details Net Worth Reports

PRIMARY APPLICANT - Vaibhav Dhondiram Jadhav

Applicant Name	Identity Name	Identity Type	Is Matched	Match Percentage
Vaibhav Dhondiram Jadhav	Vaibhav Dhondiram Jadhav	PAN	true	100
Vaibhav Dhondiram Jadhav	Vaibhav Dhondiram Jadhav	AADHAR	true	100

Figure 9

8 section 7

Click the **Net Worth** tab. You can enter the details related to the customer's liabilities and assets in the different tabs that are available. Click **Add icon** for the pop-up to appear and enter the necessary details. Once you complete adding the details, click on **Net Worth** tab to view the summarized net worth of the customer.

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Change Status ▾

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Net Worth

Bank Account

Bank Deposit

Investment

Insurance Policy

Land & Building

NSC / KVP

Jewel

Vehicle

Liability

Indirect Liability

Net Worth Summary

Applicant	Applicant Type	Total Assets (A)	Total Liabilities (B)	Net Worth (A-B)
Mr. Vaibhav Dhondiram Jadhav	Applicant	1,13,06,000	40,000	1,12,66,000
Total (Rs)		1,13,06,000	40,000	1,12,66,000

Net Worth Details

Applicant	Bank Account	Bank Deposit	Investment	Insurance Policy	Land & Building	NSC/KVP	Jewel	Vehicle	Liability	Indirect Liability
Mr. Vaibhav Dhondiram Jadhav	5,60,000	3,40,000			97,00,000		2,36,000	4,70,000	40,000	
Total (Rs)	5,60,000	3,40,000	0	0	97,00,000	0	2,36,000	4,70,000	40,000	0

Figure 10