



Borrower Registration API

- **API URL LIST**

Endpoints Domain:

Dev: <https://dev.lendencub.com>

Prod: <https://partner.lendencub.com>

- i) Send OTP: domain/api/mobile-verify
- ii) Verify OTP: domain/api/mobile-verify
- iii) Borrower Sign Up: domain/api/sign-up
- iv) Task List : domain/api/channel-partner/borrowing/dashboard
- v) Loan Details: domain/api/registration/borrower/required-loan?task_id=task-value
- vi) Pan Details: domain/api/registration/borrower/pan?task_id=task-value
- vii) Aadhaar Details: domain/api/registration/borrower/aadhaar?task_id=task-value
- viii) Address Details: domain/api/registration/borrower/pan?task_id=task-value
- ix) Personal Details: domain/api/registration/borrower/personal?task_id=task-value
- x) Professional Details: domain/api/registration/borrower/professional?task_id=task-value
- xi) Financial Details: domain/api/registration/borrower/financial?task_id=task-value
- xii) Bank Details: domain/api/registration/borrower/pan?task_id=task-value
- xiii) Current Loan Details: domain/api/registration/borrower/pan?task_id=task-value
- xiv) Asset Details: domain/api/registration/borrower/pan?task_id=task-value
- xv) Mark as Complete Profile: domain/api/registration/update-task
- xvi) Document Upload: domain/api/document-upload

- **Step Values:**

The step values are to be send along with each post based on the following table:

Sr No.	API Name	Value
1	Loan Details	1
2	Pan Details	2
3	Aadhaar Details	3
4	Address Details	4
5	Personal Details	5
6	Professional Details	6
7	Financial Details	7
8	Bank Details	8
9	Current Loan Details	9
10	Asset Details	10
11	Mark as Complete Profile	11

- **Header Details:**

All API calls need to have the following keys in the request headers for Authentication.

E.g.

Authorization: Token 87bb13b847fccbb8ae7fbbfe2fb26c04f86ffcb5

o-partner-key: A169MD45PD

Dev and Production Keys will be shared separately.

- **API Details**

- i) **Send OTP and Verify OTP:**

Method: POST

Post params :

request_type="send_otp","verify_otp" ; mobile_number, OTP, email

Response:

```
{'code': 404 , 'response': "Request type Not Found"}
{'code': 403 , 'response': "Number already Registered"}
{'code': 500 , 'response': "OTP Sending Failed"}
{'code': 200 , 'response': "OTP Sent"}
{'code': 200 , 'response': "OTP verified Successfully"}
{'code': 401 , 'response': "Invalid OTP"}
{'code': 404 , 'response': "Request type Not Found"}
```

- ii) **Borrower Sign Up:**

Method: POST

Post params: email, mobile_number, password, type , otp

Response:

```
{'code': 500 , 'response': 'Email Already Exists'}
{'code': 500 , 'response': 'Mobile Already Exists'}
{'code': 401, 'response': 'Invalid verification code'}
{'code': 200 , 'response': 'Sign up Successful'}
```

- iii) **Task List:**

Method: POST

Post params:

{'month':5, 'year': 2017}

Response

```
{
  "code":200,
  "response":{
```

```
"total_payable_amount":2550.0,
"channel_partner_data":{
  "reference_data_list":[
    {
      "loan":{
        "required_loan_id":"LNZZIYNS",
        "user":{
          "user_id":"4YV0VT6T66",
          "first_name":"Sudesh Kumar Choubey",
          "middle_name":null,
          "last_name":null,
          "email":"sudesh.choubey@gmail.ldcc",
          "mobile_number":"99756",
          "groups":"BORROWER",
          "type":""
        },
        "amount":100000.0,
        "tenure":12,
        "interest_rate":28.0,
        "disbursement_completion_date":"03/05/2017",
        "status":"DISBURSED",
        "task_id": 8550,
        "monthly_emi_amount":9650.0,
        "loan_disbursed_amount":100000.0,
        "loan_reject_reason":""
      }
    }
  ]
}
```

```

    }
  },
  {
    "loan":{
      "required_loan_id":"KN8SEIQ5",
      "user":{
        "user_id":"SL55UOTL3L",
        "first_name":"SAYALI ANIL MHASEKAR",
        "middle_name":null,
        "last_name":null,
        "email":"sayalitej@gmail.ldcc",
        "mobile_number":"779891651577",
        "groups":"BORROWER",
        "type":""
      },
      "amount":80000.0,
      "tenure":15,
      "interest_rate":31.0,
      "disbursement_completion_date":"16/05/2017",
      "status":"DISBURSED",
      "task_id": 8550,
      "monthly_emi_amount":6503.0,
      "registration_fee_payment_date":"2017-05-03",
      "loan_disbursed_amount":80000.0,
      "loan_reject_reason":""
    }
  }
}

```

```

    }
  }
],
"total_loans_count":5,
"loan_disbursed_amount":340000.0,
"channel_partner":{
  "user_id":"KED9DG4JTD",
  "first_name":"RINA",
  "middle_name":null,
  "last_name":null,
  "email":"rahul.p@lendenclub.ldcc",
  "mobile_number":"0123456723",
  "groups":"CHANNEL PARTNER ",
  "type":null
},
"loan_disbursed_count":5
},
"staff_group":"CHANNEL PARTNER"
}
}

```

iv) Required Loan Details:

Method GET:

Get Params:

task_id

Get Response:

```

{
  "code": 200,
  "response": {

```

```
"amount": 190000,  
"description": "It's for purely business purpose, to invest in it to build my website.",  
"purpose": "BUSINESS PURPOSE",  
"tenure": 18  
}}}
```

Method POST:

Post Params:

amount; description; tenure; task_id; step_value
purpose => DEBT CONSOLIDATION, HOME RENOVATION, MEDICAL EMERGENCY, RENTAL
DEPOSIT, WEDDING LOAN, VACATION LOAN FAMILY FUNCTION LOAN, ADVANCE SALARY,
BUSINESS PURPOSE, EDUCATION, HOME APPLIANCE PURCHASE, CAR PURCHASE, TWO
WHEELER PURCHASE;

Response: {'code':200,'response':'update successful'}

v) Pan Details:

Method: GET

Get params:

task_id

Get response:

```
{  
  "dob": "1989-02-24",  
  "pan_number": "AMXPA8503F",  
  "document": "documents/2017/02/24/F8C02CAEA8728C2453C3D3EA.csv",  
  "personal_reference_name": "Sasikumar R",  
  "full_name": "Arjun Sasikumar"  
}
```

Method: POST

Post Params:

pan_number, dob, personal_reference_name, full_name, step_value, task_id

Response:

{'code':200 , 'response' : 'update successful'}

vi) Aadhaar Details:

Method: GET

Get params:

task_id

Get response:

```
{  
  "aadhar_number": null,  
  "gender": "MALE",  
  "aadhar_back": null,  
  "aadhar_front": null,  
  "is_residing_in_india": True  
  "is_residing_in_india": True
```

```
}
Method: POST
POST params:
    aadhar_number, gender, is_indian_national , is_residing_in_india, step_value, task_id
Response:
    { 'code' :200 , 'response' : 'update successful' }
```

vii) Address Details:

```
Method: GET
Get params:
    task_id
Get response:
{
    "code": 200,
    "response": {
        "communication_address": {
            "updated_date": "14/10/2017 08:02:48",
            "city": "Chennai",
            "pin": "600101",
            "country": "India",
            "consumer_account_number": null,
            "state": "Tamil Nadu",
            "rent_amount": null,
            "location": "927, T.V.S Avenue, Annanagar West Extension",
            "stay_type": "Tamil Nadu",
            "landmark": "Opposite Chennai Public School",
            "type": "COMMUNICATION",
            "email": "test@partner.com",
            "created_date": "14/10/2017 08:02:47"
```



```
    },  
    "country_list": [  
  
    ],  
    "permanent_address": {  
        "updated_date": "14/10/2017 08:02:45",  
        "city": "Chennai",  
        "pin": "600101",  
        "country": "India",  
        "consumer_account_number": null,  
        "state": "Tamil Nadu",  
        "rent_amount": null,  
        "location": "927, T.V.S Avenue, Annanagar West Extension",  
        "stay_type": "FAMILY OWNED",  
        "landmark": "Opposite Chennai Public School",  
        "type": "PERMANENT",  
        "email": "test@partner.com",  
        "created_date": "14/10/2017 08:02:44"  
    },  
    "state_list": [  
  
    ]  
}  
}
```

Method: POST

Stay type options: <option value="RENTED">Rented</option>
 <option value="SELF OWNED">Self Owned</option>
 <option value="FAMILY OWNED">Family Owned</option>
 <option value="OFFICE PROVIDED">Office Provided</option>

State List and Country List Options will be sent in the GET request.

Both Communication and Permanent Address are to be sent.

Sample POST request (All fields are mandatory):

```
{
  "addresses": [
    {
      "type": "PERMANENT",

      "location": "Annanagar West Extension", "city": "Chennai", "state": "Tamil Nadu", "pin": "600101", "stay_type": "FAMILY OWNED", "country": "India", "landmark": "Opposite Chennai Public School", "rent_amount": 0},

    {
      "type": "COMMUNICATION",

      "location": "Annanagar West Extension", "city": "Chennai", "state": "Tamil Nadu", "pin": "600101", "stay_type": "Tamil Nadu", "country": "India", "landmark": "Opposite Chennai Public School", "rent_amount": 5000}

  ], "step_value": 3, "task_id": 8550}
}
```

viii) Personal Details:

Method: GET

Get params:

task_id

Get response:

```
{
  "code": 200,
  "response": {
    "photograph": null,
    "specialization": "ENGINEERING",
    "marital_status": "SINGLE",
    "personal_reference_email": "something@email.com",
    "earning_family_members": 3,
    "personal_reference_mobile_number": "85484848",
    "qualification": "GRADUATE",
    "personal_reference_name": "BALRAM",
    "total_family_members": 5
  }
}
```

Method POST:

Post params:

```
specialization => ENGINEERING, BUSINESS, COMMERCE, SCIENCE, MEDICAL, ARTS,
OTHER;
marital_status => SINGLE, MARRIED, DIVORCED, SEPARATED, WIDOWED;
personal_reference_mobile_number;
qualification => UNDERGRADUATE, GRADUATE, POSTGRADUATE, PHD, OTHER;
earning_family_members;
personal_reference_name;
total_family_members; task_id; step_value
Response: {'code':200,'response':'update successful'}
```

ix) Professional Details:

Method: GET

Get params:

task_id

Get response:

```
{
  "code": 200,
  "response": {
    "employer_website": "www.example.com",
    "state_list": [

    ],
    "employer_location": "OFFICE LANE PARK",
    "total_work_experience_month": "10",
    "office_referee_designation": "Sr Software Developer",
    "employment_sector": "GOVERNMENT",
    "organization_list": [
      {
        "name": "Tech mahindra business services ltd"
      },
      {
        "name": "Deloitte"
      },
    ],
    "current_work_experience_year": "2",
    "office_referee_contact_number": "848848448",
    "employer_city": "MUMBAI",
    "occupation": "ENGINEER",
    "total_work_experience_year": "2",
    "gross_annual_income": "< 2 LAKHS",
    "employer_country": "INDIA",
```

```

        "designation": "SOFTWARE DEVELOPER",
        "country_list": [
            ],
        "employer_landline_number": "81884848488",
        "current_work_experience_month": "10",
        "employer_pin": "401101",
        "employer_landmark": "None",
        "employment_industry": "FINANCE",
        "employer_name": "INFOSYS",
        "office_referee_email": "pankaj@example.com",
        "organization": "INFOSYS",
        "office_referee_name": "Pankaj",
        "employer_state": "MAHARASHTRA",
        "professional_email": "professional@test.com"
    }
}

```

Method POST

Post params:

employer_name, designation, professional_email, employer_sector, employer_website
 office_referee_name, office_referee_designation, office_referee_email,
 office_referee_contact_number, total_work_experience_year, total_work_experience_month,
 current_work_experience_year, current_work_experience_month, employer_location,
 employer_city, employer_pin, employer_country , employer_landmark ,employer_state,
 step_value, task_id

Response: {'code': 200 , 'response': 'update successful'}

x) Financial Details

Method GET:

Get Params:

task_id

GET Response:

```

{
    "code": 200,
    "response": {
        "month1_income": "22188",
        "month2_income": "25000",
        "incentive_type": "MONTHLY",
        "incentive_amount": 3000,
        "salary_slip1": "documents/2016/11/14/C512B3F2B6AE15CE87430EB4.pdf",
        "salary_slip2": "documents/2016/11/14/F3BEEF4AA6803BEA2FC4F567.pdf"
    }
}

```

POST Params:

month1_income, month2_income, step_value, task_id

Response {'code': 200,'response': 'update successful'}

xi) Bank Details:

Method GET:

Get params:

task_id

Response

```
{  
  
  "code": 200,  
  
  "response": {  
  
    "bank_list": [  
  
      {"name": "ALMORA URBAN COOPERATIVE BANK LIMITED"},  
  
      {"name": "ANDHRA PRAGATHI GRAMEENA BANK"},  
  
      {"name": "B N P PARIBAS"},  
  
      {"name": "ICICI BANK LIMITED"},  
  
      {"name": "DMK Jaoli Sahakari Bank Ltd."}  
  
    ],  
  
    "sample_cheque": null,  
  
    "bank_statement1": null,  
  
    "bank_statement2": null,  
  
    "bank_account": {  
  
      "name": "JAIRAM SINGH",  
  
      "number": "48488815818181",  
  
      "ifsc_code": "ACA818181aa",  
  
      "user": 8481,  

```

```

        "type": "SAVINGS",

        "bank": {"name": "IDFC BANK LIMITED"}

    }

}

Method POST
Post params
Bank List will be sent in the GET request
account_number, account_type, ifsc_code, bank_name, step_value, task_id

{'code': 200 , 'response' : 'update successful '}
```

xii) Current Loan Details:

```

Method: GET
Get params:
    task_id
Response
{

"code": 200,

"response": {

    "loan_types": [

        {

            "name": "PERSONAL LOAN"

        },

        {

            "name": "HOME LOAN"

        },

        {

            "name": "LOAN AGAINST PROPERTY"

        },

        {

            "name": "BIKE LOAN"

        },

    ],


```

```
{
  "name": "CAR LOAN"
},
{
  "name": "OTHER VEHICLE LOAN"
},
{
  "name": "EDUCATION LOAN"
},
{
  "name": "OTHER LOAN"
},
{
  "name": "CONSUMER LOAN"
},
{
  "name": "GOLD LOAN"
},
{
  "name": "MEDICAL LOAN"
}
],
"current_loans": [
  {
    "emi": 8500,
    "amount": 950000,
    "type": "CONSUMER LOAN",
    "user": 8481,
    "outstanding": 50000
  }
]
```

```

    },
    {
      "emi": 4500,
      "amount": 50000,
      "type": "CONSUMER LOAN",
      "user": 8481,
      "outstanding": 20000
    },
    {
      "emi": 2500,
      "amount": 56000,
      "type": "CONSUMER LOAN",
      "user": 8481,
      "outstanding": 20000
    }
  ]
}
}

```

Method POST:

Post Params:

```

{"current_loans":[{"outstanding":"20000", "type":"CONSUMER LOAN", "amount":
"56000", "emi":"2500"}, {"outstanding":"20000", "type":"CONSUMER LOAN", "amount":
"50000", "emi":"4500"}, {"outstanding":"50000", "type":"CONSUMER LOAN", "amount":
"950000", "emi":"8500"}], "task_id" : "8550", "step_value": 9}

```

Response:

```

{
  "code": 200,
  "response": "update_successful"
}

```

xiii) Asset Details:

Method: GET

Get params:

task_id

Response

```
{
  "code": 200,
  "response": {
    "assets": [
      {
        "type": "TWO WHEELER",
        "user": 8481,
        "ownership": "FAMILY OWNED",
        "any_loan": "Yes"
      },
      {
        "type": "FOUR WHEELER",
        "user": 8481,
        "ownership": "FAMILY OWNED",
        "any_loan": "No"
      },
      {
        "type": "THREE WHEELER",
        "user": 8481,
        "ownership": "SELF OWNED",
        "any_loan": "No"
      }
    ],
    "asset_type": [
      {
        "name": "TWO WHEELER"
```

```

    },
    {
        "name": "FOUR WHEELER"
    },
    {
        "name": "HOUSE/APARTMENT"
    },
    {
        "name": "LAND"
    },
    {
        "name": "BUNGALOW"
    },
    {
        "name": "OTHER"
    },
    {
        "name": "THREE WHEELER"
    }
]
}
}

```

Method POST:

Post Params:

```

{"assets":[{"ownership":"FAMILY OWNED", "type":"THREE WHEELER", "any_loan":
"no"}, {"ownership":"FAMILY OWNED", "type":"FOUR WHEELER", "any_loan":
"no"}, {"ownership":"FAMILY OWNED", "type":"TWO WHEELER", "any_loan": "yes"}],
"task_id" : "8550", "step_value": 8550 }

```

Response:

```
{  
  "code": 200,  
  "response": "update_successful"  
}
```

xiv) Mark as Complete Profile:

Method: POST

Post params:

task_id, step_value

Response

{'code':200, 'response' : 'update successful'}

xv) Document Upload:

Sr No.	Document Name	Key
1	Pan Card	pan_card
2	Aadhaar Card	aadhar_front, aadhar_back
3	Bank Statement	bank_statement1, bank_statement2
4	Photograph	photograph
5	Sample cheque	sample_cheque
6	Salary Slip	salary_slip1, salary_slip2

Method: POST

Post params:

task_id, field_name, key

Field name value should be used as key for uploading document

e.g field_name : pan_card, pan_card : file_attachment

Response {'code': 200 , 'response' : 'Upload Successful'}