UNDERSTANDING DOCUMENT

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## Summary:

An application is to be built, where the customer will be onboard for PM Svanidhi loan application and based on the logic and verification built from the backend, Sanction, and disbursement are also to be done from the same application.

## Scope of work:

* Web link to be prepared where the HDFC representative enters the basic application details.
* Each link will be unique for every loan application created
* Web link for a potential customer where the onboarding, verification, sanction and disbursement is to be done.

## Snapshot of workflow:





## Process flow for Sales Staff

1. A link will be provided by the Finagg, to designated Sales Staff
2. Sales Staff’s to be authenticated via OTP validation
3. Sales Staff to enter the following information
   1. Mobile no. (10 digit, numeric values only) (to be mentioned the one available for with SIDBI)
   2. Vendor name – (
   3. Vendor activity - master sheet attached
   4. Vending since
   5. Vending address
   6. Landmark Avg daily foot fall

## Process flow (for SV):

### Step 1

Customer to land on the welcome screen.

1. Customers asked to choose the language at the start of the journey. At present we are going to show only two language options (Hindi and English).

### Step 2

Customer will be able to see these 3 information:

1. Mobile no. - which will be pre populated from the form which was filled by the Sales Staff initially. (only numeric values upto 10 digit)
2. DOB - to be entered by the customer in DD/MM/YY format (age bracket 18-70), if the age requirement is not met the journey will be hard stop and error message will be displayed.
3. PAN - If pan is entered, then it should also be validated Via API. (10 digit alphameric value only)
4. DOB - anyone details have to be mandatorily entered by the customer.

|  |  |  |
| --- | --- | --- |
| API name | Current status | Existing/ New |
| PAN validation API | Need to confirm from HDFC |  |

### Step 3

1. Customer to go through the terms and conditions and then click on the check box button.
2. OTP will be triggered on the pre-populated mobile no. (In case of wrong entry max. 3 attempts to be given)
3. Application to be blocked for 15 min. in case of more than 3 wrong attempts.
4. After successful OTP enter journey will continue.
5. In the backend we are going to call FC demog, to check ETB and NTB api
6. In case ETB we are going to call KYC compliant API to check the KYC status of the customer
7. In case the customer has limited KYC we will stop the journey
8. In case NTB we will call CIF API to check any existing relationship of the customer
9. In case of “Yes” we will stop the journey

|  |  |  |
| --- | --- | --- |
| API name | Current status | Existing/ New |
| OTP generation and validation |  | Existing |
| FC demog | Confirmation pending | New |
| CIF API | Confirmation pending | New |
| KYC compliance | Confirmation pending | New |

### Step 4

After the details are entered we are going to called Get application API via mobile no. and from application API we are going get the LAF status.

|  |  |  |  |
| --- | --- | --- | --- |
| Scenarios | LAF details | Is sanctioned | Journey |
| Case 1 | available | N | To be continued as NTB/ETB |
| Case 2 | available | Y | Journey to be stopped and message to be shown |
| Case 3 | Not available | Not available | Journey to be stopped and message to be shown |
| Case 4 | Application no. available and LAF not available |  | Lender the fill the application form (this need to be confirmed by HDFC) |

|  |  |  |
| --- | --- | --- |
| API name | Current status | Existing/ New |
| GET APPLICATION no. via mobile no. | Confirmation pending | New |
| GET LAF | Confirmation pending | New |

### Step 5

HDFC to share the response where the customer is already sanctioned as Y/N disbursed,(respective message to be given based on the response getting from the SIDBI API)

### Step 6, 8a, 8b, 8c, 8d, 9a, 9b

Loan application form will be available in the collapsed form, divided into 4 different sections:

1. Basic details - Except alternative mobile no., relationship and landmark and PAN or voter id all these details are mandatory rest will be pre-populated from SIDBI API.
2. The details coming from the SIDBI API will not be edited.
3. Name and address matching percentage and logic to be applied if mismatch journey stops.

|  |  |  |
| --- | --- | --- |
| **Validation Parameters** | **Point of comparison 1** | **Point of comparison 2** |
| Pincode (100%) to match | Vending address (from application form) | Lat long captured from (the vendor photo captured) |
| Address (100%) to match | Vending address (from application form) | Aadhar based KYC |
| State (100%) to match | Vending address (from application form) | Area of vending from application form |
| Address (100%) to match | Vending address (from the RM application form) | Area of vending from application form |
| Name (100%) to match | Customer name from Aadhar e kyc | Customer name coming from “Get LAF API” |
| Mobile no. (100%) to match | Mobile no. enter for Aadhar E KYC | No. entered at the time of welcome screen |

1. Photo details - in mandatory sanction and we will capture the lat. long.
2. Two photographs are to be captured one will be off vendor and another of vendor with its stall
3. Customer pin code and pincode from SIDBI to be matched in case miss matched journey to be stopped.
4. Declaration page customer to go through the deceleration and enter date (DD/MM/YY) and place and click on confirm.
5. The detail captured like phone of the sv and shop will be share to HDFC via API (at the end of the journey)

### Step 9b.1

Bureau and possidex check is to be done from the back for every NTB/ETB customer based on the PAN or voter id, if the bureau check is failed, customer case will be dropped and the reject status to be updated on the backend and SIDBI also.

Rule of Bureau and possidex check are to done base on the RD documents

1. Bureau & POSIDEX checks are mandatory and should check repayment history for last 18 months.
2. Customers should not have any overdue amount/ DPDs as on sourcing date for all active loans.
3. Customers should not have derogatory history like NPA, Write-off, Settled, Suit filed, etc
4. Customers should not have any instance of more than 90 DPD in last 18 months.
5. Customer should be regular in last six months for all active and closed loans.
6. Internal loan should never be in 30+ DPD.
7. No customer can have 2 loans (GSP, including proposed PMS loan ) running at the time of Bureau

|  |  |  |
| --- | --- | --- |
| API name | Current status | Existing/ New |
| Bureau check API | Need confirmation from HDFC bank | Existing |
| Not interested API | Complete details pending | Existing |

### Step 9b.2a

Aadhar based KYC - customer clicks on the options he is redirected to the declaration page to do the aadhar based KYC

1. Customer clicks on continue and checks on all 3 points of terms and conditions.
2. Customer to enter valid 12 digit aadhar no. if any digit then that customer will not be allowed to continue the journey.
3. If the journey fails, customer can re attempt upto 3 times (max.) after that customer will be dropped.
4. We also giving the option to enter VID is case customer does not have aadhar no. at that moment

|  |  |  |
| --- | --- | --- |
| API name | Current status | Existing/ New |
| KYC API |  | Existing |
| VID | Need confirmation from HDFC | New |

### Step 9b.2a

1. Customer to land on AA, customer first has to select the back in which the disbursement has to be done.
2. On the next screen AA service provider name will be mentioned (fixed).
3. Customer to enter the valid 10 digit mobile no. registered with the bank.
4. Customer to be redirected to AA screen where the list of accounts registered under the bank will be displayed, customer to select any of the active in which customer wants the disbursement.
5. We are going to fetch the last 3 month bank statement. (to check the continuity and validity of the account)
   1. Logic has to be created, which will analyse the no. of transaction happened only
6. A customer selecting the bank should be entitled for e-nach facility too.
7. If he selects the bank not eligible for e-nach customer to be redirected to the bank selection page. (max. 3 attempts to be given)
8. Customer to be notified with the following message on the screen “You will have to open an HDFC account to continue with the loan application. Please visit the nearest branch”
9. After that journeys to be stopped customers will be redirected to HDFC bank page for account opening.

|  |  |  |
| --- | --- | --- |
| API name | Current status | Existing/ New |
| AA API | Details to be shared by HDFC bank | New |

### Step 9b.3a

1. Customer while redirected to AA screen an otp will be triggered on that registered no.
2. No. available with AA to be auto-populated if customer wants to change the details they can edit the same
3. Summary of the bank details of which the information is to be fetched to be shown on the screen.
4. In case the AA fails, customer will be asked to do the verification via reverse penny drop and then penny drop
   1. If the customer doesn’t have any transaction in last 3 months (considered it as failed)
   2. If the bank select is not under AA and perfios gives no response (considered it as failed)
5. Customer will be asked to enter bank details. If the penny drop is successful then the customer will be moved to the next screen.
6. If reverse or Penny drop fails then journey will be stopped and customer will be shown the message the open an account with HDFC

### Step 9b.4a

KFS + loan summary + assistance + loan agreement + sanction letter

1. After all the verification is done customer will be shown the KFS, with all the important details mentioned on it.
2. Customer click on the checkbox and click on accept and continue.
3. Sanction letter and loan agreement to be shared with on the screen, customer to scroll the page and click continue.
4. After loan summery user will be asked “ was he assisted by sales person” (Screen to be shared by HDFC)
   1. If “yes” customer has to enter sales person “SC and SM code”
   2. If “no” journey to be continued

### Step 9b.5

1. Customer will be redirected to the bank verification page where the customer is supposed to enter UPI id for repayment, which is also be verified via API.
2. Bank details will be already pre populated, which are going to be fetched from AA/penny drop step in case of NTB
3. Customer to scan his shop QR and upi id will be pre populated or customer can enter the UPI.
4. Sales Staff to assist the customer to enter the same.
5. If UPI is not available, the journey has to be stopped and Sales Staff to assist the customer to help in generating the UPI ID. (Appropriate message will shown in case the customer has entered the wrong id or not entering the ID)
6. After the bank verification, customer will be landed to e-nach mandate journey.
7. Customer will be shown the 2 options to enable e mandate via net banking or debit card.
8. Customer will also be shown bank details in which the disbursement to be done and monthly emi details should be reflected.
9. Customer has to check on the terms and conditions page and can continue the verification.
10. In case of debit card customer to enter debit card details, via OTP validation e-nach will be enabled.
11. In case of a netbanking customer to be redirected to bank net banking portal customer to enter the credential and via OTP authentication e-nach will be enabled.
12. Customers will be redirected to the e-nach enablement screen max. 3 times in case the process fails.
13. After the 3rd attempt, customers will be shown the message to open an account with the HDFC bank (message to be shared by HDFC team)
14. Once the new account is opened, customer will be redirected to the welcome screen where SIDBI will be checked (Get application via mobile no. API to be recalled and the latest stats will be check) and the journey to be continued from the same page where the user was stopped last time.
15. Customer in that will be treated as ETB now. Also the vendor details will be pre populated for the specific customer.
16. Once the e-nach is successfully completed, unique loan no. to generated and updated with HDFC and status of the same to be updated to SIDBI as well.
17. Unique 8 digit no. will be generated by us (format will be shared by HDFC) which will be shown on the end page (disbursement)
18. The same no. along with Sales Staff code will be shared with HDFC via finaone API
19. Loan agreement
20. Sanction verification

The above following documents are to be shared with HDFC via IDEARS API

|  |  |  |
| --- | --- | --- |
| API name | Current status | Existing/ New |
| UPI ID verification | Details to be shared by HDFC bank | New |
| E nach API for net banking | Details to be shared by HDFC bank | New |
| E nach API for debit card | Details to be shared by HDFC bank | New |
| Disbursement | Additional detail pending | New |
| Sanction API | Additional detail pending | New |
| Finone API | Details to be shared by HDFC bank | New |
| IDEARS API | Details to be shared by HDFC bank | New |

### Step 9a.1 & 9a.2a

The above-mentioned step will be also same as for NTB customer step 9b.1 & 9b.2a.

### Step 9a.3b

1. Customers will land on the bank details page, where the customer's existing HDFC bank details will be displayed.
2. Customer have to verify the UPI for repayment, customers can either enter the UPI id or can scan the shop QR code.
3. Customer can

### Step 9a.5

1. Customer existing HDFC bank details will be pre populated, customer has to enter UPI ID or they can validate the same via scanning the shop bar code
2. Sales Staff to assist the same
3. This will be the mandatory step customer, journey can go ahead with UPI DI

|  |  |  |
| --- | --- | --- |
| API name | Current status | Existing/ New |
| UPI ID verification | Details to be shared by HDFC bank | New |

### Step 9a.6a

Customer to be shown loan summary page you page, unique loan no.(same logic to be applied in case of NTB) to generated and updated with HDFC and status of the same to be updated to SIDBI also.

1. Loan agreement
2. Sanction verification

The above following documents are to be shared with HDFC via IDEARS API

|  |  |  |
| --- | --- | --- |
| API name | Current status | Existing/ New |
| Disbursement | Additional detail pending | New |
| Sanction API | Additional detail pending | New |
| IDEARS API | Details to be shared by HDFC bank | New |