Steps done in accessing API calls namely

api\_url\_1= https://test-marketplace.vastucorp.com/api/v1/login

api\_url\_2= https://test-marketplace.vastucorp.com/api/v1/leads

api\_url\_3= <https://test-marketplace.vastucorp.com/api/v1/case-status>

**Database changes for ‘Initiate loan request’:**

Stored Procedure 1 : **getUserBasicDetails (for primary applicant)**

**For the logged in user, when he or she initiates loan request provided by Vastu, basic details will be selected (Personal + asset etc)**

Stored Procedure 2 **: getUserFinancialDetails (for primary applicant)**

**In continuation to the above, financial details like income, primary bank, employer name etc will be selected**

**Java code Changes for ‘Initiate loan request’:**

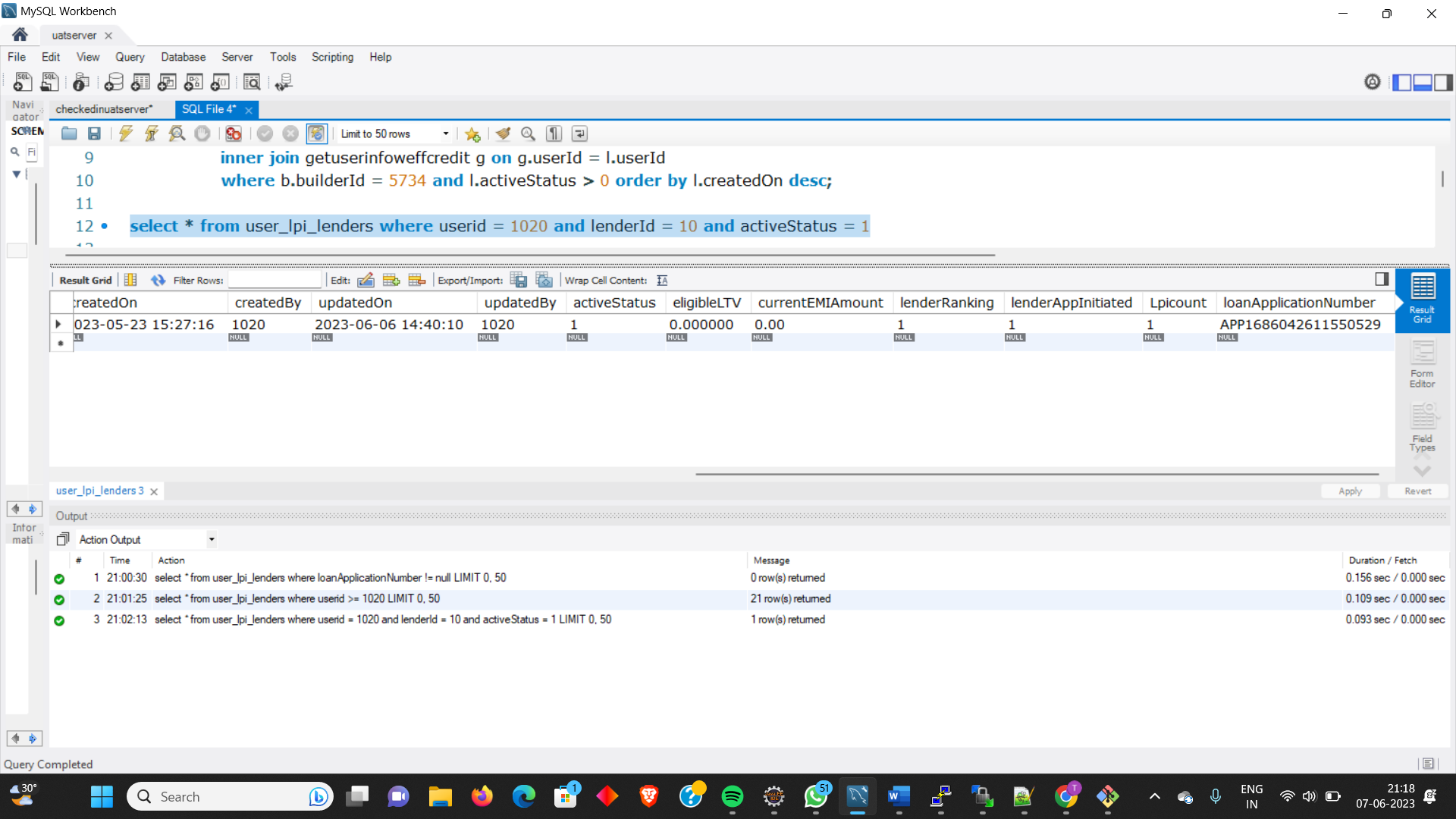
Above stored procedures are called in java code

Additionally, coapplicant details, user credit report and summary of both primary and coapplicant details are captured and stored in a java model object

API calls got 3 stages.

First stage is token generation. That is the token that helps to carry out the flows from stage 1 to stage 3.

When initiate request is clicked,

* Token is generated via stage 1.
  + Eg : eyJ0eXAiOiJKV1QiLCJhbGciOiJIUzI1NiJ9.eyJpc3MiOiJodHRwczovL21hcmtldHBsYWNlLXByb2QudmFzdHVjb3JwLmNvbSIsImlhdCI6MTY4NDQ4NTcyMiwiZXhwIjoxNjg3MDc3NzIyLCJzdWIiOnsidXNlciI6NTUwNSwidHlwZSI6InZlbmRvciJ9fQ.JVEWKRL6m5g1z57XmwtTPUFRkIzdyLvzDGfAQS4smXI
* With the help of token, above collected details in the form of mandatory and additional inputs are passed to stage 2
  + Eg input: **[{"First\_Name":"Priya","Last\_Name":"Raj","Mobile":"9940652174","LoanType\_Description":"Home Loan","ProductType\_Description":"New Property From Builder","Asset\_CheckedIn\_City":"Chennai","Required\_Loan\_Amount":"2500000.0","Eligible\_Loan\_Amount":"2500000.0","Account\_Status":"WR0001","User\_Id":1020,"Date\_Of\_Birth":"05/23/1990","Email":"tltpriya2003+001@gmail.com","Gender":"Female","Additional\_elements":[{"IsCoApplicantPresent":"1","Whether\_Property\_Identified":"0","Marital\_Status":"Married","Education":"Post Graduate","Residence\_Category":"Self Owned","Resident\_Zip":"110033","Resident\_City":"Adrash Nagar","Resident\_State":"DELHI","Asset\_Value":6500000,"Loan\_Value":2500000,"Loan\_Term\_ID":150,"Loan\_Time\_Frame\_Description":"Immediate ","Occupation\_Type":"Salaried","Category\_Name":"IT / ITeS / Technology","Employer\_Name":"HONEYWELL TECHNOLOGY SOLUTIONS LAB PRIVATE LIMITED","Years\_Of\_Service":15,"Primary\_Bank":"Bandan Bank","ITFiled\_Status":"true","User\_Gross\_Income":200000,"Income\_Type\_Description":"Gross Monthly Income","BusinessConstitution\_Name":"Pvt. Ltd.","Credit\_Score":600,"Lpi":65,"LenderLpi\_CalculatedOn":"May 23, 2023 3:27:16 PM","Spouse\_FirstName":"","Spouse\_LastName":"","Pan\_Number":"ANEPP8375N","Adhar\_Card":"","Voter\_ID":"","Driving\_Licence":"null","UID":"null","Passport":"","Ration\_Card":"null","Lender\_Name":"Vastu","Inq\_Last6Months":2,"Length\_CreditHistoryYear":1,"Length\_CreditHistoryMonth":2,"Avg\_AcctAgeYear":6,"Avg\_AcctAgeMonth":0,"NewAccts\_Last6Months":13,"NewDelinqAccts\_Last6Months":0,"Pri\_NoAccounts":21,"Pri\_ActiveNoAccounts":20,"Pri\_OverdueNoAccounts":0,"Pri\_CurBal":424667,"Pri\_SancAmount":0,"Pri\_DisAmount":524000,"Sec\_NoAccounts":0,"Sec\_ActiveNoAccounts":0,"Sec\_OverdueNoAccounts":0,"Sec\_CurBal":0,"Sec\_SancAmount":0,"Sec\_DisAmount":0,"Score\_Desc":"SF01|SF03|SF07|SF30|","updated\_On":"2023-05-23","CoApplicant\_FirstName":"Rajan","CoApplicant\_LastName":"NR","CoApplicant\_Gender":"Male","CoApplicant\_DateOfBirth":"01/01/1989","Relationship\_Main\_Applicant":"Spouse","CoApplicant\_MaritalStatus":"Married","CoApplicant\_Education":"Post Graduate","CoApplicant\_ResidenceCategory":"Self Owned","CoApplicant\_Address\_Same\_Main\_Applicant":"Address differs with Primary applicant","CoApplicant\_City":"Jahangir Puri A Block","CoApplicant\_State":"DELHI","CoApplicant\_Zip":"110033","CoApplicant\_Occupation\_Type":"Salaried","CoApplicant\_Employer\_Name":"HONEYWELL TECHNOLOGY SOLUTIONS LAB PRIVATE LIMITED","CoApplicant\_Service\_Industry":15,"CoApplicant\_Service\_Of\_Employer":5,"CoApplicant\_Occupation\_Category\_Name":"IT / ITeS / Technology","CoApplicant\_BankName":"Assam Gramin Vikash Bank","CoApplicant\_ITFiled":"yes","CoApplicant\_GrossIncome":200000,"CoApplicant\_IncomeTypeDescription":"Gross Monthly Income","CoApplicant\_Business\_ConstitutionName":"Partnership","CoApplicant\_Credit Score":500,"CoApplicant\_InqLast6Months":2,"CoApplicant\_LengthCreditHistoryYear":1,"CoApplicant\_LengthCreditHistoryMonth":2,"CoApplicant\_AvgAcctAgeYear":6,"CoApplicant\_AvgAcctAgeMonth":0,"CoApplicant\_NewAcctsLast6Months":13,"CoApplicant\_NewDelinqAcctsLast6Months":0,"CoApplicant\_PriNoAccounts":21,"CoApplicant\_PriActiveNoAccounts":20,"CoApplicant\_PriOverdueNoAccounts":0,"CoApplicant\_PriCurBal":424667,"CoApplicant\_PriSancAmount":0,"CoApplicant\_PriDisAmount":524000,"CoApplicant\_SecNoAccounts":0,"CoApplicant\_SecActiveNoAccounts":0,"CoApplicant\_SecOverdueNoAccounts":0,"CoApplicant\_SecCurBal":0,"CoApplicant\_SecSancAmount":0,"CoApplicant\_SecDisAmount":0,"CoApplicant\_ScoreDesc":"SF01|SF03|SF07|SF30|"}]}]**
* We will get a reference number as output of stage 2
  + Eg output :
  + " APP1686042611550529"
* User\_lpi\_lenders need to keep track of this reference number. For this purpose, a new column called ‘loanApplicationNumber’ is added in the table.
* 
* Stage 2 output that contains a reference number is getting updated in ‘loanApplicationNumber’ column. As there is userId there, we can uniquely identify it per user per lender with activeStatus as 1.
* Stage 3 is not getting used in ‘Initiate request’ but it is getting used in ‘partnerportal’ page.

**Database changes for ‘PartnerPortal page’:**

Stored Procedure : **get\_loan\_prospects**

**In order to display the details like**

* **Whether offer is generated for the customer and the customer accepted it**
* **If the offers are accepted, then what is the status of the loan**
* **If offers are not generated , is it because of lender rejection or because of low LPI**

Above Sore procedure is written.

To know the primary bank name of the primary and coapplicant, a new table called ‘PrimaryBank’ got introduced.

Hence existing views like ‘**getcoappuserinfo’ and ‘getprimaryuserinfo’ views are having changes to capture that.**

**Java code changes fpr ‘PartnerPortal Page’**

When Partner admin logs in

* Token is generated via stage 1
* Then stage 3 is called which produces the list of leads actually who has initiated the request for the past 3 months. Later it will be changed also . List contains application number for each and every lead

|  |
| --- |
| * credentials from stage1vc-user@vastuhfc.com   applicant name ---Priya Raj..APP1686042611550529  current status ---Lead Synced |

* As we have **loanApplicationNumber** in **‘user\_lpi\_lenders’** for a userid, customers who belong to the promo codes of logged in partner admin will be filtered out
  + If the loanApplicationNumber matches with the stage 3 output of application number, then that customer lead application status is updated in **‘user\_lender\_disbursement\_details’**
* **In frontend, we can display the changed lead status under ‘Loan in Progress’ tab**

