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**Ref No: ML V1.3 Date: 30 July 2025**

Software Requirements Specification - CR

*CPF Phase 2 – Automation of Communication*

**(Existing Process – Mortgage Loans)**

**(NEWGEN CONFIDENTIAL)**

**Newgen Software Technologies Ltd.**

**New Delhi, INDIA**

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| **Review Summary** | |
| **ITEM SUBMITTED BY:** Himanshi Chawla | |
| **REVIEW TEAM** | |
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|  |  |
|  |  |
|  |  |
| **REVIEW COMMENTS:** | |
| ACCEPTED:  NOT ACCEPTED:  REVIEW NOT COMPLETED:  *(Explanation)* | |

**Revision History**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Release**  **Date**  *DD-MM-YY* | **Revision Number**  *x.y* | **Changes Made (Mention Sections Affected)** | **Author** | **Reviewed**  **By**  *[Name and org Role]* | **Approved By**  *[Name and org Role]* |
| **30July 2025** | 1.0 | Initial Draft | Himanshi Chawla |  |  |
| **08 Aug 2025** | 1.1 | Comms stages changes / BAM Report/ Workflow Update | Himanshi Chawla |  |  |
| **12 Aug 2025** | 1.2 | Reverts on comments. Delay logic updated. | Himanshi Chawla |  |  |
| **22 August 2025** | 1.3 | CROPS Doc Checker – Field made editable | Himanshi Chawla |  |  |

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# Introduction

## Purpose

This document defines the business requirements of RAK Bank **for CPF Phase 2 Initiative: Automation of Communication** as per the **Central Bank of United Arab Emirates (CBUAE)** guidelines to enhance the customer communications at each stage of the application while integrating iBPS with CPF Platform by making changes in the existing **Mortgage Loans** process.

## Solution Scope

The solution scope of this implementation is to automate customer communication while integrating with CPF Platform in the existing ML Process.

The key objectives of this implementation are:

* CPF Integration for Automated Communication
* Customer communication at stage of the application.
* Enhanced Customer Experience
* Document Validations for Approvals & Disbursals Stages
* Document Stamping as per CPF
* Auto Expiry of Cases

## Document Convention

* The document has used bold words to highlight the user requirements.
* The document has used short forms for some commonly abbreviated terms. Such abbreviated terms are expanded at the first occurrence of usage.
* Word(s) used as a phrase, are surrounded with single quotes (’) for distinction.
* Sections / Text highlighted Yellow represents ‘Required Information’.

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| **Items** | **Font Type** | **Font Size** |
| Headings 1 | Calibri | 18 |
| Headings 2 | Calibri | 16 |
| Headings 3 | Calibri | 13 |

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| --- | --- |
| Term | Description |
| RAK | National Bank of Ras Al-Khaimah |
| Newgen | Newgen Software Technologies Ltd. |
| iBPS | Intelligent Business Process Suite |
| SRS | Software Requirement Specification |
| TSD | Technical Specification Document |
| CPF | Consumer Protection Framework |
| CBUAE | Central Bank of United |
| ML | Mortgage Loans |
| WI | Work-Item |
| WS | Work-Step |
| IPA | In Principle Approval |
| FOL | Final Offer Letter |
| PB | Personal Banking |
| UW | Underwriting |
| CROPS | Credit Operations |

## Intended Audience

* The document is intended to be a guide for Business Users, Developers, Project Leader, Project Manager, Architecture Teams, and Testers.
* The goal of this document is to finalize the requirements of Existing ‘ML Process – CPF Phase 2’ at RAK Bank.
* The document will be the base document for ‘System Integration Testing’ and ‘User Acceptance Testing.’

## Reference



# Overall Description

## Solution Perspective

The key requirement of RAK Bank is to implement changes in the existing ML process while integrating iBPS with CPF Platform to automate customer communication as per CBUAE. This automation will be capable of solving the challenges faced below today:

* The Customer Service Operations Team manually send out emails for each journey/product every day.
* No Stage wise communications for Pending, Delayed, Approved, Disbursal, Rejection & Cancellation.
* Manual document generations for customer consent were being done.

The solution is expected to provide a structured flow for Mortgage Loans existing process changes to automatically notifying CPF Platforms to send stage-wise communication to the customer.

## Solution Features

The change request aims to achieve operational efficiencies by integration with CPF Platform on each stage of the application i.e., Approval, Disbursal, Pending, Delayed, Rejection or Cancellation.

This will be achieved by implementing the following features:

* Integration with CPF Platform to send notification to CPF for automation of emails to customer.
* Notifying CPF whenever a WI changes its stage: Approval, Disbursal, Pending, Delayed, Rejection & Cancellation.
* Routing based on the conditions / validation’s basis Sub Products and User Selections.

## User Classes & Characteristics

User groups detailed in the table below are derived as part of the process discovery exercise. IBPS allows the creation of new user groups, in case new groups are required in future.

|  |  |  |
| --- | --- | --- |
| S. No. | Group Name | Description |
|  |  |  |

## Operating Environment

The existing Environment would be used for UAT and Production.

## Deliverables

Release based on the requirements specified in this document.

## Assumptions, Dependencies & Constraints

* The requirement specifications mentioned in the Scope Document are based on discussions with various teams/ departments/ business users of RAKBank.
* This implementation will be done on top of the Newgen IBPS product suite, the implementation depends on the IBPS product suite.
* The workflow will be implemented in English Language only. There would not be any data entry or screens in any other languages.
* Any new requirement, addition or modification to the current requirements as mentioned in the current document will be treated as changes and will follow change request channel.
* With respect to customer communication, iBPS will not send any direct communication to customers but will notify CPF and CPF will send out the communication to the customer. Communication Templates will be managed by CPF.
* Integration Details for iBPS to CPF Integrations will be as per the ‘TSD-Technical Specification Document’.
* Existing Process will remain as per BAU however only communication stages will be added as per requirements stated in this document.
* Final Document List to be sent to the customer will be basis the Document Master being agreed along with CPF and Product teams.
* All the TAT calculations for Pending / Delayed or Reports will be as per 5 business / working days and exclude weekends.

# Workflow Description



The process flow displays the changes which will be done on the top of existing ML Process to identify the communication stages and integrate with CPF for CPF to send out communication to the customer.

Following new queues will be added to the existing process:

1. Sys Doc Generate CPF (System Queue)
2. Sys Await CPF Docs (System Queue)
3. Sys Notify CPF (System Queue)
4. Sys Await Email Status (System Queue)
5. Await CPF Consent (User & System)
6. Sys Doc Stamping (System)
7. Manual WI Update (User Queue)
8. Sys Hold 1 (System Queue)
9. Sys Hold 2 (System Queue)

Following Existing Queues will be having changes:

1. Introduction
2. Credit
3. Sales Attach Document 1
4. Sales Attach Document
5. CROPS Checker (Only for Mandatory Doc Upload)
6. CROPS Document Checker
7. CROPS Disbursal Maker (Only for Mandatory Doc Upload)
8. CROPS Disbursal Checker
9. Initiator Reject
10. Initiator Hold

## As-Is v/s To-Be Process

* In the current BAU process for Mortgage Loans, there is no automated communication being sent to the customer but in the to-be process, system will identify the stages of communication and iBPS will integrate with CPF to send out emails to the customer.
* Currently when the WI is created and gets approved by the Credit Team for the Final Offer Letter, it moves to the CROPS Team for due diligence where CROPS Checker Approves the case and case moves to Sales Attach Document to collect and Originals from customers. This will be the Approval Stage where iBPS will notify CPF for the Approval Stage and send required documents so that CPF can send the email to the customer and take consent over email. Once consent is received, then the WI will come to Sales Attach Document queue as per BAU.
* Similarly, for Loan Disbursal, currently when the WI gets approved by CROPS Disbursal team, system to send out the Disbursal Communication to CPF along with the required documentation.
* The Rejection, Delay, Cancellation & Pending stage will also be added in specific touchpoints as per this document.
* Hence, in the to-be process, user won’t be sending any manual communications to the customer at all these stages but iBPS will be notifying CPF to send out the communications to the customer along with documents.

Subsequent sections will provide detail about each stage and queue descriptions of new queues to accommodate the change:

## Communication Stages

### Approval Stage

* The Approval Stage Communication will be considered when **CROPS Checker** user takes decision as ‘**Approve’** for the Request Type as ‘**Final Offer Letter’** and submits the WI.
* The 2nd Approval Stage Communication can also be considered in case of **Final Offer Letter being re-issued** from **CROPS Document Checker** queue based on user decision on approval required again.
* On these decisions the WI will move to Integrate with CPF for document generation & notify the platform about the communication stage.
* The list of documents to be sent during each stage will be as per Document Master Section 3.5.
* For 1st Approval the WI will route to ‘**Sys Doc Generate CPF**’ to trigger call to CPF for document generation.
* For 2nd Approval(FOL Re-Issue) the WI will route to ‘**Sys Notify CPF’** to trigger call to CPF for sending email.

### Disbursal Stage

* The Disbursal Stage communication will be considered when **CROPS Disbursal Checker** user takes decision as ‘**Approve**’ and submits the WI.
* On this decision, the WI will move to Integrate with CPF to notify the platform about the communication stage.
* The system will check if there is MCQ Required = Yes or Deferral Held. If yes, then a child WI will get created for Disbursal Communication while the Parent WI will move as per BAU to CROPS MCQ Maker or Sales Deferral Maker as per existing process.
* If there is no MCQ Required or No Deferral Held, then no child will be created, and main WI will only move for Disbursal Communication.
* The list of documents to be sent during each stage will be as per Document Master Section 3.5.
* The WI will route to ‘**Sys Doc Generate CPF’** queue for triggering call to CPF for generating disbursal documents.

### Rejection / Cancellation Stage

* The Rejection Communication Stage will be considered when users from following queues takes decision as ‘**Reject**’:
* **Credit**
* **Sales Attach Document 1**
* **Sales Attach Document**
* **Initiator Return**
* **Initiator Hold (Auto – Discarded WIs)**
* On all these queues, when user will take decision as Decline (For Credit) or Reject (For Sales / Business), there will be a new field as ‘**Reject Reason for Customer Communication’** which will be mandatory for the users and will have following values in the dropdown:
* **Due to Internal Policy/Credibility** (In this case Rejection Email will be sent by CPF)
* **As per Customer’s Request** (In this Cancellation Email will be sent by CPF)
* Users will select Reject Reason and submit the WI post which WI will move to ‘**Sys Notify CPF’** for triggering Rejection or Cancellation API to CPF basis decision & reason selected by the users.
* If at any moment a Rejection is happening on a Parent WI (main) where a parallel Child WI was created, then automatically the Child WI will be deleted wherever it is.

### Pending Stage

* The Pending Stage will be considered **when Initiator Reject** user takes decision as ‘**Information Required from Customer**. This is an existing decision available on this queue as per BAU.
* On selecting this decision, the WI will move to ‘**Sys Notify CPF’** queue for triggering Pending Communication Notify API to CPF.
* Once the Pending Communication is sent, the WI will move to Initiator Hold (Existing queue) and user will be clearing the pending scenario.
* Once Pending scenario is cleared, the user will take decision as ‘**Submit**, and WI will move to the previous queue of Initiator Reject.
* For Pending Stage, there will be auto reminders if the WI is on Initiator Hold queue as per the below logic:
* If FOL is not signed basis the flag update done by Initiator Reject, then there will be pending communication reminders in every 3 days until 10 days if the WI is in Initiator Hold queue. This will happen every time the WI comes to this queue. After 10th Day, the WI will be auto-discarded and move towards sending the cancellation communication to CPF (if any child WI, that will be deleted too). After Cancellation communication, the WI will move to Discard.
* If FOL is signed basis the flag update done by Initiator Reject, then there will be pending communication reminders in every 30 days until 90 days if the WI is in Initiator Hold queue. This will happen every time the WI comes to this queue. After 90th Day, the WI will be auto-discarded and move towards sending the cancellation communication to CPF (if any child WI, that will be deleted too). After Cancellation communication, the WI will move to Discard.
* While sending Pending reminders as per above logic, the WI will still remain in Initiator Hold and parallelly the reminders will be sent by the system without impacting the WI.

### Delay Stage

* There will be two stages for Delay Communication where system will be checking for the TAT starting from a defined stage till the end stage only on specific queues. Below are the logics for delay communications:
* **Delay Logic 1:**
* If the WI is Introduced for Request Type IPA – Credit/Express and the user submits the WI to Credit, from the introduction date time of WI in Credit Queue till the time the Credit user Approves the WI, the TAT will be calculated for Delay Comms.
* The TAT will include the **Credit & Initiator Reject** queue. (If Credit user Rejects to Initiator).
* System will add the TATs of both these queues to check if Delay Comms. Is to be sent.
* The TAT will be 14 days for first Delay Communication and then will become for every 7 days if still the WI is not approved by Credit.
* **Delay Logic 2:**
* If the WI is submitted by Sales Attach Document 1 by changing the Request Type to Final Offer Letter and again submits the WI to Credit, from the Introduction date time of WI in Credit Queue for Final Offer Letter till the time CROPS Disbursal Checker approves the WI, the TAT will be calculated for a Delay Comms.
* The TAT will include the following queues:
  + **Credit (When WI is submitted for Final Offer Letter)**
  + **CROPS Maker & Checker**
  + **CROPS Document Checker**
  + **CROPS Disbursal Maker & Checker (Till the time Disbursal Checker approves the WI)**
  + **Initiator Reject**
  + **Sales Attach Document (Optional Queue – Only if “Waiting for Customer” checkbox is not ticked by the user.**
* System will add the TATs of all the above queues to check if Delay Comms. Is to be sent.
* The TAT will be 14 days for first Delay Communication and then will become for every 7 days if still the WI is not approved by CROPS Disbursal Checker.
* The WI wherever it is will continue to move as per dedicated flow meanwhile delayed communication is being sent. This will not impact the WI movement.

### Post Approval Stage

* The Post Approval or Cooling Period Communication stage will be considered when the user at ‘**Sales Attach Document’** queue will Submit the WI for Final Offer Letter (post taking wet signatures as per business process).
* At this stage while submitting the WI, the user will be updating in the WI whether **Cooling Period Waived Off (Yes or No) and the Final Offer Letter Signed Date.**
* Based on this data entered and the WI submitted by the user, the system will validate the cooling period logic as per below:
* **If Cooling Period is Waived Off** – System will identify the same respective communication will be sent to CPF via Notify Call for CPF to send customer communication of ‘Cooling Period Waived Off’.
* **If Cooling Period is Not Waived Off**, system will calculate the no. of days based on the Final Offer Letter signed date and current date **(= Current Date – FOL Signed Date).**
  + If the remaining days are less than 5 days, which means **cooling period is active**, then system will notify CPF about the Cooling Period Active communication stage.
  + If the remaining days are more than or equal to 5 days, which means **cooling period is not active**, the system will notify CPF about the Cooling Period Inactive communication stage.
* The above system check will be done when user submits the WI, in this case always a child WI will be created for sending cooling period communication to CPF however, the main WI will move as per BAU to CROPS Hold always.

## Queue Descriptions

### Sys Doc Generate CPF (New Queue)

* This will be a system queue. i.e., the users will not have access to this queue.
* The purpose of this queue is to Notify CPF with Doc Generate CPF API to generate mandatory documents for Approval & Disbursal Stage.
* The WI will route to this queue based on the condition below:
* **Approval Stage**
  + From CROPS Checker queue when user takes decision as ‘**Approve’** and if the documents to be generated by CPF are not present in the WI.
* **Disbursal Stage**
  + From CROPS Disbursal Checker queue when user takes decision as ‘**Approve**’ and documents to be generated by CPF are not present in the WI.
* On this queue, the system will trigger ‘Doc Generate API’ to CPF, asking to generate the required documents.
* The list of documents to be sent during each stage will be as per Document Master Section 3.5.
* Below parameters will be sent during the API call:
* **Folder Index:** Where CPF will be uploading the documents post generating.
* **Work-item Number:** iBPS Unique WI Number
* **CIF ID:** Customer’s CIF ID from the WI.
* **Doc List:** Document name which needs to be generated as per the stage.
* **Credit Officer** User ID (iBPS User ID who actioned on Credit WS) & Full Name (User’s Name) (These details will be picked from PDB User Details) – Only for Approval Stage.
* Once the API call is successful, the WI will be treated as a Success to move ahead.
* In case of Success, the WI will move to ‘**Sys Await CPF Docs’** queue.
* If there was any failure while triggering the API, the WI will be treated as a Failure.
* In case of Failure, the WI will move to ‘**Integration Error Handling’** queue.

The WI will route as per:

|  |  |  |
| --- | --- | --- |
| **Decision** | **Condition** | **WI moves to** |
| Success |  | Sys Await CPF Docs |
| Failure |  | Integration Error Handling |

**Access Details**

|  |  |
| --- | --- |
| User Group | The system queue will be accessed by users added to the Query group. |
| Filters | NA |
| Assignment | No Assignment |
| Default Sorting (work-item listing) | Entry Date and Time Ascending order, |
| Additional display columns | None |

### Sys Await CPF Docs (New Queue)

* This will be a system queue. i.e., the users will not have access to this queue.
* The WI will route to this queue based on the condition below:
* From Sys Doc Generate CPF queue, when the API call to CPF is successfully triggered, the WI will move to this queue.
* The WI at this queue will wait for CPF to upload the documents in Omnidocs at the shared folder index which was sent during Doc Generate API.
* CPF will generate the required documents and upload them to the required folder and then send a WI Update to iBPS.
* Once the WI Update is received in iBPS, the system will attach the documents to the WI.
* The WI will wait for a maximum of 58 hours from the time of introduction at this queue to wait for the WI update from CPF.
* If the WI Update is not received in 58 hours, WI will be automatically routed to Manual WI Update queue.
* If the required documents are uploaded in the WI within the above timespan, WI will be treated as Success and will move ahead to ‘**Sys Notify CPF’** queue.
* If even after the maximum waiting time, the documents are not uploaded, the WI will be treated as a Failure and will move to a user queue ‘**Manual WI Update’** for users to upload the documents manually.

WI will move as per below:

|  |  |  |
| --- | --- | --- |
| **Decision** | **Condition** | **WI moves to** |
| Success | If WI Update is received and documents attached to the WI | Sys Notify CPF |
| Auto Expiry | If no WI Update is received (Maximum 58 hours expiry) | Manual WI Update |

**Access Details**

|  |  |
| --- | --- |
| User Group | The system queue will be accessed by users added to the Query group. |
| Filters | NA |
| Assignment | No Assignment |
| Default Sorting (work-item listing) | Entry Date and Time Ascending order, |
| Additional display columns | None |

### Sys Notify CPF (New Queue)

* This will be a system queue. i.e., the users will not have access to this queue.
* The purpose of this queue is to trigger Notify CPF call in case of ‘Approval’, ‘Pending’, ‘Delayed’, ‘Rejected’, ‘Disbursal’ or ‘Cancellation’.
* The WI will route to this queue based on the conditions below:
* **Approval Stage:**
  + For the 1st Approval Stage, the WI will route from **Sys Await CPF Docs** or **Manual WI Update** once CPF generated documents are received in Omnidocs are uploaded to the WI or by the **Manual WI Update** user in case of errors.
  + The WI can also route from **CROPS Checker** queue when the user takes decision as ‘**Approve**’ & if CPF generated documents for approval are present in the WI.
  + The WI can route from **CROPS Document Checker** queue for FOL Re-Issue scenario and if mandatory documents are present in the WI.
* **Disbursal Stage:** 
  + For this stage, the WI will route from **CROPS Disbursal Checker** queue when the user takes decision as ‘**Approve’**.
  + This can be a child WI if there was MCQ Required or Deferral was Held.
  + If no MCQ Required and No Deferral was held, the main WI will only route on this queue.
* **Rejection / Cancellation Stage:** 
  + For this stage, the WI will route from the following queues:
    - **Credit:** When user takes decision as ‘**Decline’** (Directly or Post Collect Stage if CPV child was there)
    - **Sales Attach Document 1:** When user takes decision as ‘**Reject**’ (Post Collect Stage)
    - **Sales Attach Document:** When user takes decision as ‘**Reject**’.
    - **Initiator Reject:** When user takes decision as ‘**Reject**’.
* **Pending Stage:** 
  + For this stage, the WI will route from **Initiator Reject** queue when the user takes decision as ‘**Information Required by Customer’**.
* **Post Approval Stage:**
  + For this stage always a child WI will route from ‘**Sales Attach Document’** queue when user takes decision as **‘Submit’.**
* In all the above stages, on this queue ‘Notify CPF’ call will be triggered.
* On successful triggering of the call, the WI will be treated as Success and will move to the next queue.
* If there is any API call failure, then WI will be treated as Failure and will move to **Integration Error Handling** queue.
* The WI with Success decision will move to the following queue:
* **Sys Await Email Status:** The WI post Notify CPF is triggered successfully will move to this queue.
* While notifying CPF, the parameters below will be passed in the API:
* Event ID
* CIF ID
* All Doc Index (Doc to be sent in emails as per the communication stage according to doc master section 3.5)
* CPF will be downloading all the documents for doc index that has been sent and will also send the consent communication to the customer.
* Once the Notify CPF call is triggered successfully, the WI will be treated as a Success and will move ahead to wait for Email Status from CPF.
* If there is any API failure while triggering the Notify CPF API, then WI will be treated as a Failure and will move to Integration Error Handling queue.

**Standard Documents:**

There will be few static documents which will be by default sent to CPF always Approval Communication stage API is triggered.

The documents will be placed in Omnidocs in advance, basis which the document indexes will be shared with CPF during Notify Call so that CPF can download and attach those documents in the customer email along with other mandatory documents.

***Approach –*** There will be a folder created in Omnidocs with the name ‘**Mortgage Loans’** which will have Sub-Folders as **‘Islamic’** & ‘**Conventional**’ where user (who have access to it) canplace the standard documents like (S&P, T&C). Every time iBPS will notify CPF about the Approval Stage Communication, the indexes of each document present in this folder will be sent as per the customer type. (i.e., if customer is Islamic, then documents will be picked from Islamic Sub-Folders and if customer is Conventional, then documents will be picked from Conventional Sub-Folders).

In future, if any document is to be replaced / added / deleted, the same can be done by the user having access to it and system will automatically send those documents.

***Caution –*** If any wrong document is placed in that folder, then also system will send that because the logic will be on folder level and not on document level. Hence, only valid docs to be sent to the customer should be placed in the provided folder.

The WI will route as:

|  |  |  |
| --- | --- | --- |
| **Decision** | **Condition** | **WI moves to** |
| Success | API is successfully triggered | Sys Await Email Status |
| Failure | If API failure happens. | Integration Error Handling |

**}**

**\etails**

|  |  |
| --- | --- |
| “ser Group | The system queue will be accessed by users added to the Query group. |
| } | NA |
| Assignment | No Assignment |
| }” | Entry Date and Time Ascending order, |
| ]’’’’’’Additional display columns | None |

‘’]’]’’

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### ‘

### }|]’]’Sys Await Email Status (New Queue)

* This will be a system queue. i.e., the users will not have access to this queue.
* The WI will be routed to this queue based on the conditions below:
* The WI will move to this queue from Sys Notify CPF whenever Notify CPF call is triggered successfully for all stages of communication.
* The WI will wait in this queue to receive WI Update form CPF regarding whether Email has been sent to the customer or not.
* If in the WI Update from CPF, the status is Email Sent, the WI will be treated as Success and will move ahead.
* If in the WI Update from CPF, the status is Email Not Sent, the WI will be treated as Failure, and it will move to Manual WI Update queue.
* The WI will wait for a maximum of 1 hour on this queue if in case WI Update is not received.
* If within the above time, there is no WI Update then also the WI will move to Manual WI Update queue for the user to check whether communication has been sent or not.
* The WI will route to the following queues based on the conditions below:
* **Scenario 1: If the Email Status is Email Sent:**
* **Await CPF Consent**: During Approval Stage, the WI will route to this queue once Email is Sent Successfully.
* **Exit:** During Disbursal Stage, the WI will route to this queue once Email is Sent Successfully, and no MCQ / no Deferral Held is there.
* **Sys Hold 2:** During Disbursal Stage, the WI will route to this queue once Email is Sent Successfully and MCQ / Deferral Held was required. This is a child WI which will be combined with the parent WI however the parent WI was already moved for MCQ Issuance after Disbursal Checker Approved the WI.
* **Reject:** During Reject or Cancellation Stage, the WI will route to this queue once Email is Sent Successfully.
* **Initiator Hold:** During Pending Stage, the WI will route to this queue once Email is Sent Successfully.
* **Sys Hold 1:** During Post-Approval / Cooling Period Communication Stage, the WI will move to this queue . This is a child WI which will be combined with parent WI however, the parent WI was already moved to CROPS Hold after Sales Attach Document submitted the WI.
* Different stages of the WI will move as per the above conditions to their respective queues post notifying CPF.
* **Scenario 2: If the Email Status is Email Not Sent:**
* **Manual WI Update:** The WI will move to this queue if Email Status from CPF is Email Not Sent.

The WI will route as per:

|  |  |  |
| --- | --- | --- |
| **Decision** | **Condition** | **WI moves to** |
| Email Sent Successfully | Stage = Approval | Await CPF Consent |
|  | Stage = Disbursal (No MCQ, No Deferral Held) | Exit |
|  | Stage = Disbursal (MCQ, Deferral Held – child WI) | Sys Hold 2 |
|  | Stage = Rejection or Cancellation | Reject |
|  | Stage = Pending | Initiator Hold |
|  | Stage = Post Approval (Child WI) | Sys Hold 1 |
| Email Not Sent | All Stages | Manual WI Update |

**Access Details**

|  |  |
| --- | --- |
| User Group | The system queue will be accessed by users added to the Query group. |
| Filters | NA |
| Assignment | No Assignment |
| Default Sorting (work-item listing) | Entry Date and Time Ascending order, |
| Additional display columns | None |

### Manual WI Update (New Queue)

* This will be a user queue. i.e., the users will have access to this queue.
* The purpose of this queue is to handle the failed scenarios from CPF to generate and upload the documents or to send communication to the customer.
* The WI will route to this queue based on the conditions below:
* WI can route from Sys Await CPF Docs queue if in WI Update no documents were received or the WI update was not received and maximum timespan of 58 hours was expired and WI got auto expired.
* WI can route from Sys Await Email Status queue if in WI Update from CPF the status was Email Not Sent for any stage or no WI Update was received from CPF within 1 hour (max timespan), the WI will route on this queue for the user to send manual communication to the user.
* The user will open the WI and review it.
* The user will make sure for the email communication being sent to the customer manually in case the WI was routed from Sys Await Email Status queue for failed scenarios of Email Communication from CPF.
* The user will make sure documents are being attached to the WI in case WI was routed from Sys Await CPF Docs queue for failed or auto-expired scenarios.
* The user will have the following decision:
* **Submit**: The user will take this decision and submit the WI.
* The WI will move to the following queues as per the conditions below:
* **Sys Notify CPF**: During Approval Stage, if WI was routed from Sys Await CPF Docs, then WI will route to this queue if user takes decision as ‘Submit’.
* **Await CPF Consent**: During Approval Stage, if WI was routed from Sys Await Email Status queue, then the WI will route to this queue once Email is Sent Successfully if user takes decision as ‘Submit’.
* **Exit:** During Disbursal Stage, the WI will route to this queue once Email is Sent Successfully, and no MCQ / no Deferral Held is there if user takes decision as ‘Submit’.
* **Sys Hold 2:** During Disbursal Stage, the WI will route to this queue once Email is Sent Successfully and MCQ / Deferral Held was required. This is a child WI which will be combined with the parent WI if user takes decision as ‘Submit’.
* **Reject:** During Reject or Cancellation Stage, the WI will route to this queue once Email is Sent Successfully if user takes decision as ‘Submit’.
* **Initiator Hold:** During Pending with Customer Stage, the WI will route to this queue once Email is Sent Successfully if user takes decision as ‘Submit’.
* **Initiator Reject:** For all stages, if user takes decision as ‘Reject to Initiator’ and the WI is a Parent WI itself, then the WI will route to this queue.

The WI will route as:

|  |  |  |
| --- | --- | --- |
| **Decision** | **Condition** | **WI moves to** |
| Submit | Stage = Approval (Doc Upload) | Sys Notify CPF |
|  | Stage = Approval (Email Status) | Await CPF Consent |
|  | Stage = Disbursal (No MCQ, No Deferral Held) | Exit |
|  | Stage = Disbursal (MCQ, Deferral Held- child WI) | Sys Hold 2 |
|  | Stage = Rejection or Cancellation | Reject |
|  | Stage = Pending with Customer | Initiator Hold |
|  | Stage = Post Approval | Sys Hold 1 |

**Access Details**

|  |  |
| --- | --- |
| User Group | The system queue will be accessed by users added to the Manual WI Update group. |
| Filters | NA |
| Assignment | No Assignment |
| Default Sorting (work-item listing) | Entry Date and Time Ascending order, |
| Additional display columns | None |

### Await CPF Consent (New Queue)

* This will be a system & user queue. i.e., the users will have access to this queue.
* This queue will behave as a system as well as a user queue.
* The WI will route to this queue based on the condition below:
* The WI will route to this queue from Sys Await Email Status queue post Notifying CPF about the communication stage & receiving Email Status as Email Sent for Approval.
* The WI can route to this queue from Manual WI Update in case CPF was unable to send a communication and that was handled manually.
* The purpose of this queue is to wait for customer consent on Approval Stage Documents. The consent can either come via Email to CPF and then CPF to iBPS via WI Update or the user can manually open the WI and select ‘Customer Consent Received’ stating the consent details manually.
* CPF will send the approval documents to customers asking for consent post Sys Notify CPF is successfully done.
* The WI will wait in this queue for the customer’s consent which CPF will be sending to iBPS via WI Update API.
* The WI will wait for a maximum of 30 days to receive the WI Update.
* CPF will be sending the Consent Details via the WI Update. E.g., Date Time & Place of Issue.
* In the WI Update, CPF will send the status as ‘Consent Captured’ which will be considered as a positive response and any other response other than this will be a negative case.
* If the Consent is received in the WI Update within 30 days, WI will be treated as Success.
* If the Consent is not received, i.e., no WI Update is received from CPF till 30 days, WI will be treated as Failure or in the WI Update if the status is something else other than ‘Consent\_Captured’.
* If within 30 days, user opens the WI to provide manual consent, then user can take decision as ‘Customer Consent Received’ and move the WI to next queue. In this case, system will pick the current Date & Time and user will fill in the Place of Issue.
* For the Success scenario, the WI will move ahead for Document Stamping.
* For Failure Scenario, the case will be treated as a Reject case and WI will move to Sys Notify CPF queue to trigger rejection notification to CPF for customer communication.

***Note: Since this will be a system as well as user queue, if the user opens the WI and the WI is in locked state and at the same time CPF is trying to send a WI update to iBPS for Email Consent provided by the customer, then the system won’t be able to capture that. Hence, it is advised that unnecessary user action / user opening the WI should be avoided and only if manual consent is to be provided; the WI should be opened.***

The WI will route as:

|  |  |  |
| --- | --- | --- |
| **Decision** | **Condition** | **WI moves to** |
| Success | CPF Consent is received via WI Update | Sys Doc Stamping |
| Customer Consent Received | User took the decision for manual consent | Sys Doc Stamping |
| Failure | If Consent is not received within 30 days | Sys Notify CPF for Reject Stage Communication |

**Access Details:**

|  |  |
| --- | --- |
| User Group | The system queue will be accessed by users added to the Await CPF Consent group. |
| Filters | NA |
| Assignment | No Assignment |
| Default Sorting (work-item listing) | Entry Date and Time Ascending order, |
| Additional display columns | None |

### Sys Doc Stamping (New Queue)

* This will be a system queue. i.e., the users will not have access to this queue.
* The WI will route to this queue based on the condition below:
* The WI will route from Sys Await CPF Consent queue post successfully WI has received the consent from CPF via WI Update call with the consent details.
* The purpose of this queue is to digitally stamp the documents.
* The CPF Consent Details received via WI Update will be utilized to digitally stamp the documents.
* The document which will be stamped at this queue:
* Assessment and Suitability
* On stamping the document, a new document type as <doc type\_stamped> will be generated in addition to the original document with a stamped version. This way original and stamped document can be segregated. For eg., **Assessment and Suitability** doc type was stamped with Consent Details. The stamped document will be visible under ‘**Assessment and Suitability Signed’** document type.
* Once the document stamping is successfully done, the WI will be treated as Success and will move to **‘Sales Attach Document’** Existing queue.
* In case of any errors while stamping the documents, the WI will be treated as a Failure and will move to the **Integration Error Handling** queue.
* Stamping of document will be done in the below format at the last of the document content:

|  |  |
| --- | --- |
| **Customer Consent** | |
| **Date & Time** | **Place of Issue** |
| Date Time received from CPF Consent | Received from CPF Consent |

The WI will route as:

|  |  |  |
| --- | --- | --- |
| **Decision** | **Condition** | **WI moves to** |
| Success | Doc Stamping done | Sales Attach Document |
| Failure | Error while stamping docs | Integration Error Handling |

**Access Details:**

|  |  |
| --- | --- |
| User Group | The system queue will be accessed by users added to the Query group. |
| Filters | NA |
| Assignment | No Assignment |
| Default Sorting (work-item listing) | Entry Date and Time Ascending order, |
| Additional display columns | None |

### Introduction (Existing Queue)

* This is an existing user queue with existing rights to required users.
* The functionality and validations on this queue will remain same as per BAU.
* **The only change as per below will be done at this stage:**
* Following new fields will be added in the form and will be mandatory for the user while introducing the WI:
  + Email ID
  + Mobile No.
  + DOB
* The below document types will be made mandatory at this queue for the user to submit the WI:
  + ML Application Form
  + KFS
  + Indicative Payment Schedule
* If the above documents are not uploaded during submission of the WI, then there will be pop up as **‘<Doc Type> is a Mandatory Document. Kindly Upload Before Proceeding’**.
* Similarly, if mandatory fields are not filled, there will be a mandatory field input alert as **‘<Field Name> is Mandatory’.**
* These fields & documents will be mandatory, and user will not be able to introduce the WI without updating these.

### Credit (Existing Queue)

* This is an existing user queue with existing rights to required users.
* The functionality and validations on this queue will remain same as per BAU.
* As per the routing condition when the user takes decision as ‘Decline’, the WI moves as per below:
* For Request Type IPA Credit / Express, the WI routes to Sales Attach Document 1 queue (If WI is distributed to CPV) or to Initiator Reject (If WI is not distributed).
* For Request Type IPA Normal / Final Offer Letter, the WI routes to Initiator Reject post collecting CPV Instance directly.
* The WI moves to Initiator Reject if either Credit Declines or CPV Declines post Collecting both instances.
* **The only change as per below will be done at this stage:**
* In all the above cases, when Credit user takes decision as ‘**Decline**’, this will be treated as a final Reject and WI will move to ‘**Sys Notify CPF’** for triggering Rejected Communication to CPF.
* There will be a dropdown added as ‘**Reject Reason for Customer Communication’** which will be mandatory for the user to select from the below options:
  + **Due to Internal Policy/Credibility** (In this case Rejection Email will be sent by CPF)
  + **As per Customer’s Request** (In this Cancellation Email will be sent by CPF)
* There can be following scenarios when Credit Declines a Case:
  + If WI is Distributed (i.e., CPV Instance is there), then first both the instances will be collected and then WI will move to Sys Notify CPF.
  + If WI is not Distributed (i.e., CPV Instance is already completed). Then directly from Collect queue the WI will move to Sys Notify CPF.
* This will be applicable if either Credit Declines or CPV Declines, instead of WI moving to Initiator Reject it will move for final reject directly to ‘Sys Notify CPF’ queue and then to Reject queue.

|  |  |  |
| --- | --- | --- |
| **Decision** | **Condition** | **Updated Routing for WI to move** |
| Decline | Either Credit Decline or CPV Decline (During IPA Approval or Final Offer Letter) | Sys Notify CPF |
| Decline | Credit Decline post IPA Approval | Sys Notify CPF |

### Sales Attach Document 1 (Existing Queue)

* This is an existing user queue with existing rights to required users.
* The functionality and validations on this queue will remain same as per BAU.
* As per the current functionality, if user at this queue ‘Rejects’ the WI, the WI moves to Reject queue post collecting if any distributed instance is there and post archiving the documents in Omnidocs.
* **The only change which will be done at this queue is as follows:**
* When the user takes Reject decision, then post collect stage the WI will first move to Sys Notify CPF queue to trigger Reject Communication to CPF and then once communication is sent, the WI will move for Omnidocs Archival and on Reject Queue.
* There will be a dropdown added as ‘**Reject Reason for Customer Communication’** which will be mandatory for the user to select from the below options:
  + **Due to Internal Policy/Credibility** (In this case Rejection Email will be sent by CPF)
  + **As per Customer’s Request** (In this Cancellation Email will be sent by CPF)

|  |  |  |
| --- | --- | --- |
| **Decision** | **Condition** | **Updated Routing for WI to move** |
| Reject |  | Sys Notify CPF |

### CROPS Checker (Existing Queue)

* This is an existing user queue with existing rights to required users.
* The functionality and validations on this queue will remain same as per BAU.
* As per the current process, when CROPS Checker user ‘Approves’ the WI, it moves to ‘Sales Attach Document’.
* This is the Approval Stage where FOL is ready to be sent to the customer.
* **The only change which will be done at this stage will be as follows:**
* When CROPS Checker takes decision as ‘**Approve’** for ‘**Final Offer Letter’** Request For, system will check if ‘**Final Offer Letter’** document is uploaded in the WI. If not, then system will throw pop-up error message as ‘**Final Offer Letter is a Mandatory Document. Kindly Upload Before Proceeding’**.
* On uploading the Final Offer Letter and Approving the WI, the WI will move to ‘Sys Doc Generate CPF’ queue instead of ‘Sales Attach Document’ queue if CPF Generated docs are not there in the WI.
* This will be the Approval Stage for CPF where Assessment and Suitability will be generated and all required documents as per document master section 3.5 will be sent to CPF so that CPF can send Approval Communication to the Customer.
* If CPF Generated Docs are found in the WI, then directly WI will route to Sys Notify CPF to trigger Communication Stage to CPF.

|  |  |  |
| --- | --- | --- |
| **Decision** | **Condition** | **Updated Routing for WI to move** |
| Approve | Final Offer Letter is uploaded & CPF Generated Docs are not found in the WI | Sys Doc Generate CPF |
| Approve | Final Offer Letter is uploaded & CPF Generated Docs are found in the WI | Sys Notify CPF |

### Sales Attach Document (Existing Queue)

* This is an existing user queue with existing rights to required users.
* The functionality and validations on this queue will remain same as per BAU.
* As per current process, the user takes either ‘Submit’ or ‘Reject’ decision. The WI routes as per below:
* On ‘Submit’, the WI moves to CROPS Hold.
* On ‘Reject’, the WI moves for OD Archival and then on Reject Queue.
* **The change as per below will be done at this stage:**
* Two mandatory fields will be added in the form as below:
  + **Cooling Period Waived** (Dropdown) – **Yes or No** (Values)
  + **Final Offer Letter Signed Date** (Date Picker with a restriction to select only past and present date)
* A Check Box will be added as “**Waiting for Customer**” which will be optional for the user to select. User can mark this if something is awaited from customer and user wants to keep the WI in the same queue. This will exclude the Internal Delay TAT calculation.
* The user will be supposed to enter these details before submitting the WI to CROPS Hold queue.
* Without these fields the user will not be able to move the WI ahead.
* In case, the WI comes back after Final Offer Letter is re-issued and approval communication happens for new FOL, then the same fields will be reset and again it will be mandatory for the user to enter.
* The existing field ‘Request For’ under ‘Mortgage Loan’ section in the form, will be made non-editable for this user. The user will not be able to change the Request Type at this queue.
* There will be a dropdown added as ‘**Reject Reason for Customer Communication’** which will be mandatory for the user to select from the below options:
* **Due to Internal Policy/Credibility** (In this case Rejection Email will be sent by CPF)
* **As per Customer’s Request** (In this Cancellation Email will be sent by CPF)
* On ‘**Submit**’, the WI will continue moving to CROPS Hold but additionally a child WI will be created always and will move to ‘Sys Notify CPF’ to send out Post Approval or Cooling Period Communication to CPF.
* On ‘**Reject**’, the WI will move to ‘Sys Notify CPF’ to send out Reject Communication to CPF as per the Reject Reason selected by the user.
* For Cooling Period Communication, system will Identify whether cooling period is waived or not, and if not then whether it is active or not based on the below condition:
* If the user updated Cooling Period Waived Off Flag as ‘Yes’, this means cooling period is not opted and iBPS will send Cooling Period Waived Off Flag as ‘Yes’ to CPF.
* If user updated Cooling Period Waived Off Flag as ‘No’, this means cooling period is opted and system will calculated the cooling period active not active by subtracting the FOL Signed Date (Filled by the user) from Current Date.
  + If the difference between Current Date and FOL Signed Date is less than 5 days, in this case Cooling Period Active Flag will be sent.
  + If the difference between Current Date and FOL Signed Date is equal or more than 5 days, in this case Cooling Period Inactive Flag will be sent.

|  |  |  |
| --- | --- | --- |
| **Decision** | **Condition** | **Updated Routing for WI to move** |
| Submit | Main WI Always | CROPS Hold |
| Submit | Child WI Always | Sys Notify CPF |
| Reject | Main WI | Sys Notify CPF |

### CROPS Document Checker (Existing Queue)

* This is an existing user queue with existing rights to required users.
* The functionality and validations on this queue will remain same as per BAU.
* As per current process, when CROPS Document Checker takes decision as Approve, the WI moves to CROPS Disbursal Maker. Other than this the user can either Refer to Credit, Hold or Reject to Initiator.
* **The only change as per below will be done at this stage:**
* The user can edit the two new fields added “**Cooling Period Waived Off’** & ‘**FOL Signed Date’**. If the fields will be updated by the CROPS Doc Checker user, the same data will be considered to check the logic of cooling period active / not active on ‘Sys Hold 1’ queue before proceeding for Disbursal.
* On taking decision as **‘Approve’**, the system will check if the child WI (Child was created for cooling period comms.) is completed or not.
  + If the child WI is not completed the WI will move to Sys Hold 1 queue and wait for the child WI to get completed.
  + If the child is WI is completed, system will check whether cooling period is still active or not. (based on current date and FOL signed date filled by the user)
    - If the cooling period is Active, WI will wait on Sys Hold 1 queue for cooling period to expire and then move to CROPS Disbursal Maker.
    - If the cooling period in Inactive, WI will immediately move from Sys Hold 1 to CROPS Disbursal Maker.
* A new decision will be added in the WI at this stage as **‘Final Offer Letter Re-Issued’.**
  + If the user takes this decision, then the WI will move for Approval Stage communication to CPF (again) and send the latest Final Offer Letter from the WI (Latest as per the timestamp) along with other documents as per the document master section 3.5.
  + Before sending approval communication, the WI will move to Sys Hold 1 to check if Child WI (Cooling Period Comms. Child) is completed or not.
    - If the child WI is completed, the WI will move to ‘Sys Notify CPF’ for 2nd Approval Communication to CPF.
    - If the child WI is not completed, the WI will wait at Sys Hold 1 for the child to get completed and then the WI will move to Sys Notify CPF for 2nd Approval Communication to CPF.
    - In FOL Re-Issue case, WI will not serve cooling period applicable from 1st Approval at Sys Hold 1. It will skip and directly move for 2nd Approval.
  + CPF will again send a communication to customer asking for consent and the same process will be followed again. (Consent -> Doc Stamping -> Sales Attach Doc for Wet Signatures (user to edit the Final Offer Letter date again) and move to CROPS as per BAU.
* The WI will route as per:

|  |  |  |  |
| --- | --- | --- | --- |
| **New / Existing** | **Decision** | **Condition** | **WI moves to** |
| Existing | Approve |  | Sys Hold 1 -> CROPS Disbursal Maker |
| New | Final Offer Letter Re-Issued |  | Sys Hold 1 -> Sys Notify CPF |

### CROPS Disbursal Checker (Existing Queue)

* This is an existing user queue with existing rights to required users.
* The functionality and validations on this queue will remain same as per BAU.
* As per the current process, when user takes decision as Approve, the WI moves to Exit if no MCQ or Deferral is Held and if MCQ or Deferral is Held the WI moves ahead to the respective teams (CROPS MCQ Maker & Sales Deferral Maker).
* **The only change at this stage will be as follows:**
* On Approve, if no MCQ and no Deferral is Held, the WI will first move for Disbursal Communication to Sys Noitfy CPF queue and post the communication is sent successfully to CPF, the WI will move to Exit while archiving documents in Omnidocs as per BAU.
* On Approve, if MCQ or Deferral is Held, there will be a child WI created always for sending Disbursal Communication however, the main WI will continue moving as per BAU to CROPS MCQ Maker or Sales Deferral Maker.
  + The child WI will move to Sys Notify CPF queue for triggering Disbursal Communication and once the communication is successfully sent by CPF, the child will be deleted and get combined with the parent WI wherever it is.

|  |  |  |
| --- | --- | --- |
| **Decision** | **Condition** | **WI moves to** |
| Approve | No MCQ, No Deferral Held | Main WI -> Sys Doc Generate CPF. (If CPF generated docs are not uploaded).  Main WI -> Sys Notify CPF for Disbursal Comms. (If CPF generated docs are uploaded) |
| Approve | MCQ Required, Deferral Held | Main WI -> As per BAU (CROPS MCQ Maker or Sales Deferral Maker)  Child WI – Sys Doc Generate CPF (If CPF generated docs are not uploaded)  Child WI – Sys Notify CPF for Disbursal Comms. (If CPF generated docs are uploaded). |

### Initiator Reject (Existing Queue)

* This is an existing user queue with existing rights to required users.
* The functionality and validations on this queue will remain same as per BAU.
* As per current process, on taking decision as ‘Information Required from Customer’ the WI moves to Initiator Hold and on taking decision as Reject the WI moves to Reject queue.
* **The only change as per below will be done at this stage:**
* For Reject & Information Required from Customer decision, instead of WI moving as per above routing, it will move towards CPF Communication queue to notify CPF about the communication stage.
* The WI will move to Sys Notify CPF from this stage on both decisions and based on the decision the respective comms. Will be triggered.
* Once communication is sent successfully by CPF and CPF provides an update to iBPS, then the WI will follow the same route.
* In case of Reject, post communication is sent the WI will move to Reject queue while archiving the docs as per BAU.
* In case of Information Required from Customer, post communication is sent the WI will move to Initiator Hold queue as per BAU
* If the user selects Reject, there will be a new mandatory field as **Reject Reasons** with values as below basis which system will send a Reject or Cancel stage communication to CPF
* **Due to Internal Policy/Credibility** (Rejection Email)
* **As per Customer’s Request** (Cancellation Email)
* If the user takes decision as ‘**Information Required from Customer’**, a new field as ‘**Final Offer Letter Signed?**’ with values **Yes** or **No** will be mandatory for the user to fill in.
* The WI will route as per below:

|  |  |
| --- | --- |
| **Existing Decisions** | **WI moves to (Updated routing)** |
| Reject | Sys Notify CPF |
| Information Required from Customer | Sys Notify CPF |

### Initiator Hold (Existing Queue)

* This is an existing user queue with existing rights to required users.
* The functionality and validations on this queue will remain same as per BAU.
* As per the current process, there is only one decision on this queue as ‘Submit’ basis which the WI moves back to ‘Initiator Reject’ queue.
* **The change as per below will be done at this stage:**
* The new decision will be given to send the WI back to Initiator Reject as ‘**Send to Initiator Reject’**. This is to maintain the existing routing.
* However, another decision as ‘**Submit**’ will be given basis which the WI will route to Respective teams (Previous Queue of Initiator Reject – from where the WI was Rejected to Initiator).
  + This decision will be taken by the user if he wants to submit the WI post clearing the pending scenario and WI should move back to respective teams from where it was received at Initiator Reject queue.
* If no action is taken on the WI on this queue, then pending communication reminders will be sent to the customer as per below logic:
  + If Initiator Reject user selected FOL Signed as No, then on every 3rd day the pending reminder will be sent until 10 days. If still on 10th day no action is taken the WI will get auto discarded from this queue and move to Sys Notify CPF to trigger Cancellation Communication to CPF post which WI will be Discarded.
  + If Initiator Reject user selected FOL Signed as Yes, then on every 30th day the pending reminder will be sent until 90 days. If still on 90th day no action is taken the WI will get auto discarded from this queue and move to Sys Notify CPF to trigger Cancellation Communication to CPF post which WI will be Discarded.
* If during auto-discard of WI, there is any child WI in the process, then that child WI will also be deleted automatically.

|  |  |  |
| --- | --- | --- |
| **Decision** | **Condition** | **WI moves to** |
| Send to Initiator Reject |  | Initiator Reject |
| Submit |  | Previous Queue of Initiator Reject |
| No Decision till 10 days | FOL Signed = No | Sys Notify CPF for Cancellation Comms. |
| No Decision till 90 days | FOL Signed = Yes | Sys Notify CPF for Cancellation Comms. |

### Sys Hold 1 (New Queue)

* This will be a system queue. i.e., the users will not have access to this queue.
* The purpose of this queue is to check if the Parent – Child Instances of a WI which were created when Sales Attach Document user took decision as Submit are completed or not.
* The Child WI moved for Cooling Period Communication to CPF and Parent WI moves to CROPS Hold as per BAU.
* Once the CROPS Document Checker takes following decision on the Parent WI, the WI routes to this queue:
* Approve
* Final Offer Letter Re-Issued
* System will check if Child WI is completed or not.
* If CROPS Document Checker decision is ‘**Approve’**:
* If Child WI is not completed, WI will wait for the Child WI to get completed.
* Once the Child WI is completed or if it’s already completed, system will check whether cooling period is Active or Not. The cooling period will be 5 days starting from the FOL Signed Date filled by the user.
* The system will calculate the cooling period by the difference of current date and FOL signed date.
  + If Cooling Period is Active (the difference is less than 5 days), WI will wait for the Cooling Period to over and then treat the WI as Success and move to CROPS Disbursal Maker.
  + If Cooling Period is Inactive (the difference is equal to or more than 5 days), WI will be immediately treated as Success and move to ‘**CROPS Disbursal Maker’**.
* If CROPS Document Checker decision is ‘**Final Offer Letter Re-Issued’**:
* If Child WI is not completed, WI will wait for the Child WI to get completed.
* Once the Child WI is completed or if it’s already completed, then the WI will be treated as Success and will move to **‘Sys Notify CPF’**.

The WI will route as per below:

|  |  |  |
| --- | --- | --- |
| **Decision** | **Condition** | **WI moves to** |
| Success | CROPS Doc Checker Decision = Approve | Parent-Child completed | Cooling Period Served | CROPS Disbursal Maker |
| Success | CROPS Doc Checker Decision = Final Offer Letter Re-Issued | Parent-Child completed | Sys Notify CPF |

**Access Details:**

|  |  |
| --- | --- |
| User Group | The system queue will be accessed by users added to the Query group. |
| Filters | NA |
| Assignment | No Assignment |
| Default Sorting (work-item listing) | Entry Date and Time Ascending order, |
| Additional display columns | None |

### Sys Hold 2 (New Queue)

* This will be a system queue. i.e., the users will not have access to this queue.
* The purpose of this queue is to check if the Parent – Child Instances of a WI which were created when CROPS Disbursal Checker Approved the WI for the case where MCQ Required or Deferral was Held are completed or not.
* The Child WI was created and moved to Sys Notify CPF to trigger to Disbursal Communication and the parent WI continued to move as per BAU to CROPS MCQ Maker or Sales Deferral Maker flow.
* Once the parent WI is ready to be archived (On Approval from Title Deed Hold queue or Deferral Checker queue), the WI will first be routed to Sys Hold 2 to check if child is completed or not.
* If child WI is completed, the WI will immediately move for Archival and then Exit as per BAU.
* If child WI is not completed, the parent WI will first wait for the child WI to get completed and then move to for Archival and Exit.

|  |  |  |
| --- | --- | --- |
| **Decision** | **Condition** | **WI moves to** |
| Success |  | Exit |

**Access Details:**

|  |  |
| --- | --- |
| User Group | The system queue will be accessed by users added to the Query group. |
| Filters | NA |
| Assignment | No Assignment |
| Default Sorting (work-item listing) | Entry Date and Time Ascending order, |
| Additional display columns | None |

## Document Type Addition

|  |  |  |  |
| --- | --- | --- | --- |
| **S. No.** | **Existing Document Types** | **To be Made Mandatory? If Yes, On which queue** | **Existing Archival Folder** |
|  | ML Application Form | Yes – Introduction | KYC Documents |
|  | Bank Documents | No Change | KYC Documents |
|  | Bank Statement | No Change | KYC Documents |
|  | Company Document | No Change | KYC Documents |
|  | Credit Document | No Change | KYC Documents |
|  | Customer Document | No Change | KYC Documents |
|  | Developer Documents | No Change | KYC Documents |
|  | Emails and Approvals | No Change | KYC Documents |
|  | Seller Documents | No Change | KYC Documents |
|  | Undertaking or Authorization | No Change | KYC Documents |
|  | RO Email Response | No Change | KYC Documents |
|  |  |  |  |
| **S. No.** | **New Document Types** | **Mandatory, If yes which Queue** | **Archival Folder** |
|  | Final Offer Letter | Yes, at CROPS Checker | Deposits & Facilities |
|  | Final Offer Letter Signed | Yes, at CROPS Document Checker | Deposits & Facilities |
|  | Assessment and Suitability | No | KYC Documents |
|  | Loan Shield Form | Yes, at CROPS Disbursal Maker | Deposits & Facilities |
|  | Welcome Letter | No | KYC Documents |
|  | Final Repayment Schedule | No | Deposits & Facilities |
|  | KFS | Yes, at Introduction | KYC Documents |
|  | Indicative Payment Schedule | Yes, at Introduction | Deposits & Facilities |
|  | Refinance Undertaking | No | Deposits & Facilities |
|  | Security Cheque | Yes, at CROPS Disbursal Maker | Collaterals |
|  | Loan Insurance Certificate | No | Deposits & Facilities |
|  | Property Insurance Certificate | No | Deposits & Facilities |

## CPF Document Master

1. **First Approval Stage**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Document Name | CPF to Generate | User to Upload. If Yes (Mandatory Queue) | Standard Document | Remarks |
| ML Application Form |  | Y (Introduction) |  |  |
| Final Offer Letter |  | Y (CROPS Checker) |  |  |
| Assessment and Suitability | Y |  |  |  |
| KFS |  | Y(Introduction) |  |  |
| Service and Price Guide |  |  | Y |  |
| Terms and Conditions |  |  | Y |  |
| Indicative Payment Schedule |  | Y(Introduction) |  |  |
| ~~Credit Life Insurance Proposal Form~~  Insurance Checklist |  |  | Y |  |
| Processing Fee |  |  | Y |  |
| Refinance Undertaking |  | N |  | Optional document, If upload then it will be sent. |

1. **Second Approval Stage – FOL Re Issue**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Document Name | CPF to Generate | User to Upload. If Yes (Mandatory Queue) | Standard Document | Remarks |
| ML Application Form |  | Y (Introduction) |  |  |
| Final Offer Letter |  | Y (CROPS Checker) |  |  |
| Assessment and Suitability |  | Y |  |  |
| KFS |  | Y(Introduction) |  |  |
| Service and Price Guide |  |  | Y |  |
| Terms and Conditions |  |  | Y |  |
| Indicative Payment Schedule |  | Y(Introduction) |  |  |
| Credit Life Insurance Proposal Form |  |  | Y |  |
| Processing Fee |  |  | Y |  |
| Refinance Undertaking |  | N |  | Optional document, If upload then it will be sent. |

1. **Disbursal Stage**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Document Name | CPF to Generate | User to Upload. If Yes (Mandatory Queue) | Standard Document | Remarks |
| ML Application Form |  | Approval Stage Doc |  |  |
| Credit Life Insurance Proposal Form |  | Approval Stage Doc |  |  |
| Assessment and Suitability Signed |  | Approval Stage Doc |  |  |
| KFS |  | Approval Stage Doc |  |  |
| Final Offer Letter Signed |  | Y (CROPS Checker) |  |  |
| Loan Shield Form |  | Y (CROPS Disbursal Maker) |  |  |
| Security Cheque |  | Y (CROPS Disbursal Maker) |  |  |
| Service and Price Guide |  |  | Y |  |
| Terms and Conditions |  |  | Y |  |
| Welcome Letter | Y |  |  |  |
| Final Repayment Schedule | Y |  |  |  |
| Life Insurance Certificate |  | N |  | Optional document, If upload then it will be sent. |
| Property Insurance Certificate |  | N |  | Optional document, If upload then it will be sent. |

## Fields Additions

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| S. No. | Field Name | Field Type | Data Type | Value | Mandatory on queue |
|  | **Mobile No.** | Textbox | Numeric | +971 (9 Digits) | Introduction |
|  | **Email ID** | Textbox | String | Should accept @ & ‘.’ | Introduction |
|  | **DOB** | Date Picker | Date | Only Past Date | Introduction |
|  | **Cooling Period Waived Off** | Dropdown | String | Yes  No | Editable & Mandatory on Sales Attach Document/ CROPS Document Checker |
|  | **Final Offer Letter Signed Date** | Date Picker | Date | Past & Current Date | Editable & Mandatory on Sales Attach Document/ CROPS Document Checker |
|  | **Reject Reason for Customer Communication** | Dropdown | String | Due to Internal Policy/Credibility  As per Customer’s Request | Conditional Mandatory on: Credit  Sales Attach Doc 1  Sales Attach Doc  Initiator Reject |
|  | **Final Offer Letter Signed?** | Dropdown | String | Yes or No | Initiator Reject – Conditional Mandatory |
|  | **Waiting for Customer** | Check Box | String | NA | Editable only at Sales Attach Document. |

## BAM Report

1. **Queue Wise TAT Report: ‘ML\_Queue\_Wise\_TAT’ (This will be a new report)**

**Format**:

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| S. No. | WI Number | Current WS | User WS 1 | User WS 2 | …All User Queue |
|  | <iBPS WI Number> | <Current WS of the WI> | Total TAT on this WS (Days) |  |  |

**Filter:**

* From Date
* To Date
* WI Status (Closed / Open)
* Queue

1. **Error Handling Report: Generate Report for all WIs in Error Stage**

**Format**

|  |  |  |  |
| --- | --- | --- | --- |
| S. No. | WI Number | Error Queue | Reason |
|  | <iBPS WI Number> | Queue where error occured | Total TAT on this WS (Days) |

**Filter:**

* From Date
* To Date

1. **ML\_WI\_Status\_Report (Existing Report)**

* One column named ‘Ageing in Days’ will be added with values only for ‘Days’ to be displayed.
* The existing column as ‘Ageing in Days’ will be renamed as ‘Ageing’ as it displays Days, Hours and Minutes.

# External Interface Requirements

## User Interface

The users in the bank will be using Newgen’s workflow interface iBPS.

## Hardware Interface

NA

## Software Interface

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| S. No. | Interface | Queue Name | Touch Points iBPS | Integration Requirement | Integration System |
| 1 | Doc Generate CPF | Sys Doc Generate CPF | Approval & Disbursal Stage | iBPS to trigger Doc Generate CPF call to send doc list to be generated by CPF | iBPS -> CPF |
| 1 | Notify CPF | Sys Notify CPF | Approval, Disbursal, Rejection, Cancellation, Pending & Delayed Stage | iBPS to trigger Notify CPF call to send communication stage to CPF for customer email. | iBPS -> CPF |
| 2 | WI Update | Sys Await Email Status,  Await CPF Consent | WI Update from CPF to iBPS | CPF to send to WI Update notification to iBPS for Email Status and Customer Consent | CPF -> iBPS |

# Other Non-Functional Requirements

## Performance Requirements

* The response time of the application should not be more than 30 sec. This does not apply to report generation response time.
* The Operators at multiple locations can seamlessly access the application.
* 24/7 system availability, except for planned downtimes for maintenance activities

## Safety Requirements

## Security Requirements

* Only authorized users should be able to access the system.
* Only authorized queues to be available on the users’ screen.