**API Description Document**

**Requestor**

|  |  |
| --- | --- |
| Requestor:  Mangesh Bhandarkar | Date:  09 – Jan – 2018 |
| Designation  Senior Manager | Department  RBL-BSG |

**Approvals**

|  |  |
| --- | --- |
| Executive Sponsor: | Date: |
| Business Program Manager: | Date: |
| Project Manager BSG:  Kiran Kumar | Date:  09 – Jan – 2018 |
| Please add additional rows if you have additional stakeholders that need to approve this document. | |
| Comments: | |

**Revision History**

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| Document/Dept. Owner: | BSG | | | | |
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| Kapil Sharma | | 08-10-2018 | | Ver 1.0 | |
|  | |  | |  | |

**Table of Contents**

[1. Scope and Business Case Overview 4](#__RefHeading___Toc413661394)

[1.1 Project Overview 4](#__RefHeading___Toc413661395)

[1.2 Current process & opportunity 4](#__RefHeading___Toc413661396)

[1.3 High-level business requirements 4](#__RefHeading___Toc413661397)

[1.3.1 Functional Requirement 4](#__RefHeading___Toc413661398)

[1.3.2 Non- Functional Requirement 4](#__RefHeading___Toc413661399)

[1.4 Business Benefit Case 4](#__RefHeading___Toc413661400)

[1.4.1 Financial Benefit 4](#__RefHeading___Toc413661401)

[1.4.2 Non-Financial Benefit 4](#__RefHeading___Toc413661402)

[2. Acceptance Criteria & Project Plan 5](#__RefHeading___Toc413661403)

# Introduction

*Project – ARTOO Quantiguous ESB Migration*

*Term Loan account opening (Only for Personal Loan for EI type repayment) API through Non-Core Application (ARTOO)*

# List of API

*List down the APIs part of the projects:*

|  |  |  |
| --- | --- | --- |
| **Sr. No** | **Name** | **Description** |
| 1 | *Term Loan Account Opening API* | This service is being used for Term Loan account opening through ESB layer for Personal Loan type loan with having only EI repayment under SWADHAR scheme and ARTOO is the technical partner located in Bangalore, earlier we were using the Quantiguous ESB and now we are migrating the same service into in-house ESB which is developed by Suryakant’s Team. |

## API Name

*ARTOO loan account opening*

## Description

This service is being used for Term Loan account opening through ESB layer for Personal Loan type loan with having only EI repayment under SWADHAR scheme and ARTOO is the technical partner located in Bangalore, earlier we were using the Quantiguous ESB and now we are migrating the same service into in-house ESB which is developed by Suryakant’s Team.

***Process flow, UML Diagram***

## Transport protocol (SOAP / REST)

*SOAP*

## API Request URLs

## <https://apideveloper.rblbank.com/test/sb/rbl/v1/term-loan/acc-opening>

## Request Parameters

|  |  |  |
| --- | --- | --- |
| **Finacle Tags** | **"CreateLoan" ESB Tags Mapping** | **Logic for sending the fields to Finacle** |
| NotApplicable | identifier | Artoo front end will send the value "ARTOO" |
| CustId | cifId | This field is coming from ARTOO directly in "cifId" tag and ESB is sending the same value to Finacle |
| SchmCode | schemeCode | This field is coming from ARTOO directly in "schemecode" tag and ESB sending the same value to Finacle |
| LoanPeriodMonths | loanPeriodInMonth | This field is coming from ARTOO directly in "LoanPeriodMonth" tag and ESB sending the same value to Finacle |
| EqInstallFlg | Not Applicable | If "flowID" tag in ESB is "EIDEM" then ESB sends "EqinstallFlg" as "Y" else "N" |
| InstallmentId | flowID | This field is coming from ARTOO directly in "FlowID" tag and ESB sending the same value to Finacle |
| InstallStartDt | Not Applicable | EI start date cannot be same as current date  Logic to arrive at Interest Start Date and Instalment Start Date based on following logic: If account oppen date falls between 1 to 20 of the month then Installment start date and interest start date would be 5th of immediate next month If account open date falls between 21 to 31 of the month then interest start date would be 5th of immediate next month and Installment start date would be 5th of next to next month.  Similar to Instalment start date logic in IAP |
| InstallFreq/Type | Not Applicable | 1)If the Flow ID is EIDEM this value is hardcoded to M 2)if the Flow ID is not EIDEM , this value is replaced with repaymentFrequency |
| IntFreq/Type | Not Applicable | 1)If the Flow ID is EIDEM this value is hardcoded to M 2)if the Flow ID is not EIDEM , this value is replaced with IntFreq |
| NoOfInstall | loanPeriodInMonth | This field is coming from ARTOO directly in "LoanPeriodMonth" tag and ESB sending the same value to Finacle |
| IntStartDt | Not Applicable | EI start date cannot be same as current date  Logic to arrive at Interest Start Date and Instalment Start Date based on following logic: If account oppen date falls between 1 to 20 of the month then Installment start date and interest start date would be 5th of immediate next month If account open date falls between 21 to 31 of the month then interest start date would be 5th of immediate next month and Installment start date would be 5th of next to next month.  Similar to Instalment start date logic in IAP |
| LoanAmt/amountValue | loanAmount | This field is coming from ARTOO directly in "LoanAmount" tag and ESB sending the same value to Finacle |
| OCCUPATION\_CODE | occupationCode | This field is coming from ARTOO directly in "OccupationCode" tag and ESB sending the same value to Finacle |
| SANC\_LEVEL\_CODE | sanctionLevelCode | This field is coming from ARTOO directly in "sanctionLevelCode" tag and ESB sending the same value to Finacle |
| SOL\_ID | Not Applicable | ESB gets this value from the core finacle table "CRMuser.accounts" on the basis of CIFID |
| ACCOUNT\_OPEN\_DATE | Not Applicable | This is DB Start Date format is dd-mm-yyyy |
| NEXT\_INT\_RUN\_DR\_DT | Not Applicable | This is nothing but InterestStart Date |
| SANCT\_AUTH\_CODE | sanctionLevelCode | This field is coming from ARTOO directly in "sanctionLevelCode" tag and ESB sending the same value to Finacle |
| ADVANCE\_TYPE | not Applicable | if "loanperiodinMonths" tag in ESB is <=36 then send 41 else send 42 |
| ACCT\_DR\_PREF\_INT | Not Applicable | ESB is calculating the interest based on installment start date , loan period months and loan amount,scheme code. |
| FREE\_CODE\_8 | riskCategory | This field is coming from ARTOO directly in "riskCategory" tag and ESB sending the same value to Finacle |
| PURPOSE\_OF\_ADVANCE | PurposeofLoan | This field is coming from ARTOO directly in "PurposeofLoan" tag and ESB sending the same value to Finacle |
| ACCT\_MGR\_USER\_ID | accountManagerUserID | This field is coming from ARTOO directly in "accountManagerUserID" tag and ESB sending the same value to Finacle |
| SANC\_REF\_NUM | sanctionReferenceNo | This field is coming from ARTOO directly in "sanctionReferenceNo" tag and ESB sending the same value to Finacle |
| FREE\_TEXT\_1 | Not Applicable | ESB gets this value from the core finacle table "CRMuser.accounts" on the basis of CIFID. |
| SANCT\_LIMIT | sanctionLimit | This field is coming from ARTOO directly in "sanctionLimit" tag and ESB sending the same value to Finacle |
| DSA\_INTO\_ENTERED | Not Applicable | ESB gets this value from the core finacle table "CRMuser.accounts" on the basis of CIFID.SourcindId is exists DSA\_INFO\_ENTERED field sent as 1 else 0 |
| SOURCING\_DEALER\_ID | Not Applicable | ESB gets this value from the core finacle table "CRMuser.accounts" on the basis of CIFID.SourcingID is the column name in the table |
| DISBURSING\_DEALER\_ID | Not Applicable | ESB gets this value from the core finacle table "CRMuser.accounts" on the basis of CIFID.SourcingID is the column name in the table |
| INDUSTRY\_TYPE | Not Applicable | ESB gets this value from the core finacle table "CRMuser.miscellaneousinfo" on the basis of CIFID.strtext3 is the column name in the table |
| SANCT\_DATE | limitSansactionDate | This field is coming from ARTOO directly in "limitSanctionDate" tag and ESB is sending the proper/modified value to Finacle |
| LIMIT\_EXPIRY\_DATE | Not Applicable | Addition of installment start date+ Loan period month |
| DOCUMENT\_DATE | Not Applicable | Current Date |
| APPLICABLE\_DATE | Not Applicable | Current Date |
| EMPLOYEE\_ID | Not Applicable | ESB gets this value from the core finacle table "CRMuser.accounts" on the basis of CIFID.StaffID is the column name in the table |
| SECTOR\_CODE | sectorCode | This field is coming from ARTOO directly in "sectorCode" tag and ESB sending the same value to Finacle |
| NATURE\_OF\_ADVANCE | natureOfAdvance | This field is coming from ARTOO directly in "natureOfAdvance" tag and ESB sending the same value to Finacle |
| BORROWER\_CATE\_CODE | borrowerCateCode | This field is coming from ARTOO directly in "borrowerCateCode" tag and ESB sending the same value to Finacle |
| FREE\_TEXT\_10 | bsrCode | This field is coming from ARTOO directly in "bsrCode" tag and ESB sending the same value to Finacle |
|  |  |  |
| RePmtMethod | RePmtMethod | **D -Electronic Clearing** **E- Recover upto Effective amt**  **H-Recover through ACH** **N- No Batch Recovery** **P- Postdated cheque** |
| OP\_ACID | Operative\_Ac | Operative Ac (Conditional Mandatory) |
| REPRICING\_PLAN | REPRICING\_PLAN | F- Fixed upto maturity date M- Fixed till maturity with Repricing Frequency |
| DOCUMENT\_DATE | DOCUMENT\_DATE | Actual Date of Documentation 'DD-MM-YYYY' |
| priority\_loan\_flg | priority\_loan\_flg | Y, N |
| float\_repricing\_freq\_mnths | Not Present | 12,24,36…etc ( As per tenor) |
| float\_repricing\_freq\_days | Not Present | 0,30 |
| int\_tbl\_code | Not Present | 12,24,36, 48…etc ( As per tenor) |
| Peg\_review\_date | Peg\_review\_date | Account Opening Date+LoanPeriodInMonths |

## Request Sample

*<soapenv:Envelope xmlns:soapenv="http://schemas.xmlsoap.org/soap/envelope/" xmlns:rbl="http://www.example.org/RBLBank/">*

*<soapenv:Header/>*

*<soapenv:Body>*

*<rbl:openLoanAccount>*

*<openLoanAccountParameters>*

*<referenceNumber>ARTOO0NOC0138</referenceNumber>*

*<identifier>ARTOO</identifier>*

*<cifId>10661000</cifId>*

*<loanAccount>*

*<schemeCode>MELSF</schemeCode>*

*<accountManagerUserID>07296</accountManagerUserID>*

*<sanctionLimit>1000000</sanctionLimit>*

*<limitSanctionDate>2017-03-20</limitSanctionDate>*

*<sanctionLevelCode>AGM</sanctionLevelCode>*

*<sanctionReferenceNo>10320000132697</sanctionReferenceNo>*

*<loanAmount>300000</loanAmount>*

*<loanPeriodInMonths>24</loanPeriodInMonths>*

*<occupationCode>61</occupationCode>*

*<purposeOfLoan>95013</purposeOfLoan>*

*<advanceType>41</advanceType>*

*<riskCategory>1</riskCategory>*

*<sectorCode>80</sectorCode>*

*<natureOfAdvance>103</natureOfAdvance>*

*<borrowerCateCode>99</borrowerCateCode>*

*<bsrCode>1409</bsrCode>*

*<documentDate>2017-03-16</documentDate>*

*<priorityLoanFlg>Y</priorityLoanFlg>*

*<repricingPlan>M</repricingPlan>*

*<drawingPowerInd>E</drawingPowerInd>*

*<drawingPowerPercent>100</drawingPowerPercent>*

*</loanAccount>*

*<loanRepayment>*

*<repaymentRecord>*

*<flowID>EIDEM</flowID>*

*<IntFreq>M</IntFreq>*

*<repaymentFrequency>M</repaymentFrequency>*

*<noOfInstallments>24</noOfInstallments>*

*<installmentAmount>16162.37</installmentAmount>*

*</repaymentRecord>*

*<rePmtMethod>E</rePmtMethod>*

*<operativeAc>309002868367</operativeAc>*

*</loanRepayment>*

*</openLoanAccountParameters>*

*</rbl:openLoanAccount>*

*</soapenv:Body>*

*</soapenv:Envelope>*

***Response Parameters***

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Business Parameter Name** | **Description** | **Parameter Name** | **Parameter Type** | | **Parameter Constraints** | **Comments** | | | |
| referencenumber | Reference Number | referencenumber | String | | MaxLength=16 | Unique reference number of each request. | | | |
| loanAccount | Loan account Id | loanAccount | String | MaxLength=12 | | Generated Loan account number. |  |  |  |
| ErrorCode | Error Code | ErrorCode | String |  | | If Error occurs provides error code | | | |
| ErrorDesc | Error Description | ErrorDesc | String |  | | If Error occurs provides error description | | | |

**Response Sample**

*<Soapenv:Envelope xmlns:Soapenv="http://schemas.xmlsoap.org/soap/envelope/" xmlns:ns3="http://www.example.org/RBLBank/">*

*<Soapenv:Body>*

*<ns3:openLoanAccountResponse>*

*<openLoanAccountResult>*

*<referenceNumber>0901201818160012</referenceNumber>*

*<loanAccount>809001394138</loanAccount>*

*</openLoanAccountResult>*

*</ns3:openLoanAccountResponse>*

*</Soapenv:Body>*

*</Soapenv:Envelope>*

**Response Codes**

|  |  |  |
| --- | --- | --- |
| **Response Stage** | **Response Code** | **Response Message** |
| SUCCESS |  | SUCCESS |
| FAILURE |  | FAILURE |

## Error Codes

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Error Code** |  | **Error Type** | **Short Message** | **Long Message** |
| E3731 | | Business Logic Error | Improper Interest Table Code | There is no interest version for [AGR], [INR], [10-01-2018 00:00:00] and [10-01-2018 00:00:00]. |
| E3358 | | Technical Error | Invalid CIF | The CIF ID [100031] is invalid. |
| E4830 | | Business Logic Error | Invalid installment start date | The installment start date cannot be prior to the account opening date. |
| 146 | | Business Logic Error | Installment Frequency is Invalid | The frequency type is invalid. |
| 033 | | Technical Error | Invalid date format | The date is invalid. |

Mandatory Tags according to mode of payment.

