LOANSTATEMENTMWSERVICE SPECIFICATION

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Objective

The objective of this document is to list the specifications for LoanStatementMWService which fetches following loan related statements:

1. IT Certificate

2. Loan Statement

IT Certificate

This service provides the Income Tax certificate for the applied Loan. Provisional Certificate will be provided for the current Financial year. Wheras for the past years, actual certificate will be provided.

Operation Name : ITCertificate

REQUEST

HEADER

Field	Length	M/O	Description
UniqueId	9	M	Unique Alphanumeric ID (without special characters) from the source system
ServiceRequestId	30	M	Hardcoded Value – MW.HKN
ServiceRequestVersion	3	M	Hardcoded Value – 1.0
ChannelId	3	M	Hardcoded Value – HKN

BODY

Field	Length	M/O	Description
LoanUniqueNumber	20	M	Loan Account Number of the Customer
FinancialYear	7	M	Financial Year in which loan was taken. Provisional Certificate will be provided for the current Financial year. Wheras for the past years, actual certificate will be provided. Format yyyy-yy

Sample
```
<soapenv:Envelope
xmlns:soapenv="http://schemas.xmlsoap.org/soap/envelope/"
xmlns:tem="http://tempuri.org">
   <soapenv:Header>
      <tem:subHeader>
         <tem:UniqueId>ITST00001</tem:UniqueId>
         <tem:ServiceRequestId>MW.HKN</tem:ServiceRequestId>
         <tem:ServiceRequestVersion>1.0</tem:ServiceRequestVersion>
         <tem:ChannelId>HKN</tem:ChannelId>
      </tem:subHeader>
   </soapenv:Header>
```

```
    <soapenv:Body>
        <tem:ITCertificate_Request>
            <tem:RequestInfo>
                <tem:LoanUniqueNumber>LOANACCOUNT0001</tem:LoanUniqueNumber>
                <tem:FinancialYear>2014-15</tem:FinancialYear>
            </tem:RequestInfo>
        </tem:ITCertificate_Request>
    </soapenv:Body>
</soapenv:Envelope>
```

RESPONSE

HEADER

Field	Length	M/O	Description
UniqueId	9	M	Unique Alphanumeric ID (without special characters) from the source system
ServiceRequestId	30	M	Hardcoded Value – MW.HKN
ServiceRequestVersion	3	M	Hardcoded Value – 1.0
ChannelId	3	M	Hardcoded Value – HKN

BODY

Field	Length	M/O	Description
Date	10	M	Request Date in dd/mm/yyyy format.
LoanCustomerName	90	M	Name of the customer who has taken loan.
CustomerAddressLine 1	120	M	Customer's Current Address Line 1
CustomerAddressLine 2	120	CM	Customer's Current Address Line 2
CustomerAddressLine 3	120	CM	Customer's Current Address Line 3
CustomerAddressLine 4	120	CM	Customer's Current Address Line 4
City	105	M	Customer's Current City
ZipCode	24	M	Customer's Current Zip Code
LoanStrtDt	10	M	Loan Start Date in dd/mm/yyyy format
LoanEndDt	10	M	Loan End Date in dd/mm/yyyy format
LoanUniqueNumber	20	M	Loan Account Number of the Customer
LoanSanctionAmount	19	M	Loan Sanctioned Amount
InterestPart	19	M	Interest Component of the Loan for the requested financial year.
PrincipalPart	19	M	Principal Component of the Loan for the requested

			financial year.
Balance	19	M	Total Due Amount including Principal and Interest, for the complete loan
IntrstCompWords	50	M	Interest Amount in words
TotalAmount		M	Total Amount paid, including Principal and Interest, for the loan for the requested financial year.
PermanentAddressLine 1	120	M	Customer's Permanent Address Line 1
PermanentAddressLine 2	120	CM	Customer's Permanent Address Line 2
PermanentAddressLine 3	120	CM	Customer's Permanent Address Line 3
PermanentCity	105	M	Customer's Permanent City
PermanentAddressZip Code	24	M	Customer's Permanent Zip Code
SystemDate	10	M	Current System Date
Exception			
ErrorCode	20	M	Error Code returned from the Loan System
ErrorDescription	999	M	Error Description for the returned error code

Sample

```
<NS1:Envelope xmlns:NS1="http://schemas.xmlsoap.org/soap/envelope/">
   <NS1:Header>
      <NS2:subHeader xmlns:NS2="http://tempuri.org">
         <NS2:UniqueId>ITST00001</NS2:UniqueId>
         <NS2:ServiceRequestId>MW.HKN</NS2:ServiceRequestId>
         <NS2:ServiceRequestVersion>1.0</NS2:ServiceRequestVersion>
         <NS2:ChannelId>HKN</NS2:ChannelId>
      </NS2:subHeader>
   </NS1:Header>
   <NS1:Body>
      <NS3:ITCertificate_Response xmlns:NS3="http://tempuri.org">
         <NS3:ITCertOutPut>
            <NS3:Date>04/02/2015</NS3:Date>
            <NS3:LoanCustomerName>XXXXXXXXX</NS3:LoanCustomerName>

<NS3:CustomerAddressLine1>XXXXXXXXX</NS3:CustomerAddressLine1>

<NS3:CustomerAddressLine2>XXXXXXXXX</NS3:CustomerAddressLine2>

<NS3:CustomerAddressLine3>XXXXXXXXX</NS3:CustomerAddressLine3>

<NS3:CustomerAddressLine4>XXXXXXXXX</NS3:CustomerAddressLine4>
            <NS3:City/>
```

```
        <NS3:ZipCode/>
        <NS3:LoanStrtDt>01/04/2014</NS3:LoanStrtDt>
        <NS3:LoanEndDt>31/03/2015</NS3:LoanEndDt>
        <NS3:LoanUniqueNumber>LOANACCOUNT0001</NS3:LoanUniqueNumber>
        <NS3:LoanSanctionAmount>996271.00</NS3:LoanSanctionAmount>
        <NS3:InterestPart>2161.00</NS3:InterestPart>
        <NS3:PrincipalPart>512089.00</NS3:PrincipalPart>
        <NS3:Balance>0.00</NS3:Balance>
        <NS3:IntrstCompWords>TWO THOUSAND ONE HUNDRED SIXTY-
ONE</NS3:IntrstCompWords>
        <NS3:TotalAmount>514250.00</NS3:TotalAmount>

<NS3:PermanentAddressLine1>XXXXXXXXX</NS3:PermanentAddressLine1>

<NS3:PermanentAddressLine2>XXXXXXXXX</NS3:PermanentAddressLine2>

<NS3:PermanentAddressLine3>XXXXXXXXX</NS3:PermanentAddressLine3>
        <NS3:PermanentCity>PUNE MAHARASHTRA</NS3:PermanentCity>
        <NS3:PermanentAddressZipCode>INDIA -
411,033</NS3:PermanentAddressZipCode>
        <NS3:SystemDate>21/05/2015</NS3:SystemDate>
      </NS3:ITCertOutPut>
      <NS3:Exception>
        <NS3:ErrorCode>0000</NS3:ErrorCode>
        <NS3:ErrorDescription>Successful response, Loan data
Available</NS3:ErrorDescription>
      </NS3:Exception>
    </NS3:ITCertificate_Response>
  </NS1:Body>
</NS1:Envelope>
```

Loan Statement

This service fetches the loan statement for the provided duration of time:

Operation Name : LoanStatement

REQUEST

HEADER

Field	Length	M/O	Description
UniqueId	9	M	Unique Alphanumeric ID (without special characters) from the source system
ServiceRequestId	30	M	Hardcoded Value – MW.HKN
ServiceRequestVersion	3	M	Hardcoded Value – 1.0
ChannelId	3	M	Hardcoded Value – HKN

BODY

Field	Length	M/O	Description
LoanUniqueNumber	20	M	Loan Account Number of the Customer
FromDate	10	M	Date from which loan statement is required in dd/mm/yyyy format.
ToDate	10	M	Date till which loan statement is required in dd/mm/yyyy format.

Sample

```
<soapenv:Envelope xmlns:soapenv="http://schemas.xmlsoap.org/soap/envelope/"
xmlns:tem="http://tempuri.org">
  <soapenv:Header>
    <tem:subHeader>
      <tem:UniqueId>LNST00001</tem:UniqueId>
      <tem:ServiceRequestId>MW.HKN</tem:ServiceRequestId>
      <tem:ServiceRequestVersion>1.0</tem:ServiceRequestVersion>
      <tem:ChannelId>HKN</tem:ChannelId>
    </tem:subHeader>
  </soapenv:Header>
  <soapenv:Body>
    <tem:LoanStatement_Request>
      <tem:LoanRequestInfo>
        <tem:LoanUniqueNumber>LOANACCOUNT0001</tem:LoanUniqueNumber>
        <tem:FromDate>01/01/2014</tem:FromDate>
        <tem:ToDate>31/03/2014</tem:ToDate>
      </tem:LoanRequestInfo>
    </tem:LoanStatement_Request>
  </soapenv:Body>
</soapenv:Envelope>
```

RESPONSE

HEADER

Field	Length	M/O	Description
UniqueId	9	M	Unique Alphanumeric ID (without special characters) from the source system
ServiceRequestId	30	M	Hardcoded Value – MW.HKN
ServiceRequestVersion	3	M	Hardcoded Value – 1.0
ChannelId	3	M	Hardcoded Value – HKN

BODY

Field	Length	M/O	Description
LoanCustomerName	90	M	Customer's Name
CustomerID	20	M	Customer Id of the customer

CoApplicantName	90	O	Co- Applicant Name if any
MobileNumber	10	M	Contact Mobile Number
LoanUniqueNumber	20	M	Loan Account Number of the Customer
Product	20	M	Product for which Loan was taken
Currency	10	M	Currency for the Loan Account
SanctionedAmount	19	M	Sanctioned Amount for the loan
Disbursed Amount	19	M	Disbursed Amount for the loan, excluding stamp duty and other charges from the sanctioned amount
EffectiveRate	18	M	Effective Interest rate for the loan amount
Tennure	3	M	Tenure for which loan is taken
Installments	3	M	Total Number of installments for the loan
InstallmentsPaid	3	M	Total Number of paid installments
Status	20	M	Current Status for the loan
Records			
SRNumber	20	M	Serial Number
TransactionDate	10	M	Transaction/Installment Paid date in dd/mm/yyyy format.
ChequeNumber	10	CM	Cheque Number if installment is paid by cheque.
DebitAmount	19	M	Amount debited from loan account
CreditAmount	19	M	Amount credited to loan account
Balance	19	M	Balance Amount
Remarks	100	M	Transaction Remarks

Sample
```
<NS1:Envelope xmlns:NS1="http://schemas.xmlsoap.org/soap/envelope/">
  <NS1:Header>
    <NS2:subHeader xmlns:NS2="http://tempuri.org">
      <NS2:UniqueId>LNST00001</NS2:UniqueId>
      <NS2:ServiceRequestId>MW.HKN</NS2:ServiceRequestId>
      <NS2:ServiceRequestVersion>1.0</NS2:ServiceRequestVersion>
      <NS2:ChannelId>HKN</NS2:ChannelId>
    </NS2:subHeader>
  </NS1:Header>
  <NS1:Body>
    <NS3:LoanStatement_Response xmlns:NS3="http://tempuri.org">
      <NS3:LoanCustomerName>XXXXXXXXXX</NS3:LoanCustomerName>
      <NS3:CustomerID>103017650</NS3:CustomerID>
      <NS3:CoApplicantName>XXXXXXXXXX</NS3:CoApplicantName>
      <NS3:MobileNumber>XXXXXXXXXX</NS3:MobileNumber>
      <NS3:LoanUniqueNumber>LOANACCOUNT0001</NS3:LoanUniqueNumber>
```

```
<NS3:Product>POWER HOME</NS3:Product>
<NS3:Currency>INR</NS3:Currency>
<NS3:SanctionedAmount>996271.00</NS3:SanctionedAmount>
<NS3:DisbursedAmount>996271.00</NS3:DisbursedAmount>
<NS3:EffectiveRate>11.00</NS3:EffectiveRate>
<NS3:Tennure>124</NS3:Tennure>
<NS3:Installments>13500.00</NS3:Installments>
<NS3:InstallmentsPaid>1030484.00</NS3:InstallmentsPaid>
<NS3:Staus>Closed</NS3:Staus>
<NS3:Records>
  <NS3:SRNumber>1</NS3:SRNumber>
  <NS3:TransactionDate>20/01/2014</NS3:TransactionDate>
  <NS3:ChequeNumber/>
  <NS3:DebitAmount>0.00</NS3:DebitAmount>
  <NS3:CreditAmount>13500.00</NS3:CreditAmount>
  <NS3:Balance>0.00</NS3:Balance>
  <NS3:Remarks>Due For Instalment 78</NS3:Remarks>
</NS3:Records>
<NS3:Records>
  <NS3:SRNumber>2</NS3:SRNumber>
  <NS3:TransactionDate>20/01/2014</NS3:TransactionDate>
  <NS3:ChequeNumber>E4000/77-1</NS3:ChequeNumber>
  <NS3:DebitAmount>13500.00</NS3:DebitAmount>
  <NS3:CreditAmount>0.00</NS3:CreditAmount>
  <NS3:Balance>13500.00</NS3:Balance>
  <NS3:Remarks>Pmnt Rcvd Vide PDC No.:E4000/77-1 Receipt No.
( N.A.)</NS3:Remarks>
</NS3:Records>
<NS3:Records>
  <NS3:SRNumber>3</NS3:SRNumber>
  <NS3:TransactionDate>20/02/2014</NS3:TransactionDate>
  <NS3:ChequeNumber/>
  <NS3:DebitAmount>0.00</NS3:DebitAmount>
  <NS3:CreditAmount>13500.00</NS3:CreditAmount>
  <NS3:Balance>0.00</NS3:Balance>
  <NS3:Remarks>Due For Instalment 79</NS3:Remarks>
</NS3:Records>
<NS3:Records>
  <NS3:SRNumber>4</NS3:SRNumber>
  <NS3:TransactionDate>20/02/2014</NS3:TransactionDate>
  <NS3:ChequeNumber>E4000/78-1</NS3:ChequeNumber>
  <NS3:DebitAmount>13500.00</NS3:DebitAmount>
  <NS3:CreditAmount>0.00</NS3:CreditAmount>
  <NS3:Balance>13500.00</NS3:Balance>
  <NS3:Remarks>Pmnt Rcvd Vide PDC No.:E4000/78-1 Receipt No.
( N.A.)</NS3:Remarks>
</NS3:Records>
<NS3:Records>
```

```
        <NS3:SRNumber>5</NS3:SRNumber>
        <NS3:TransactionDate>20/03/2014</NS3:TransactionDate>
        <NS3:ChequeNumber/>
        <NS3:DebitAmount>0.00</NS3:DebitAmount>
        <NS3:CreditAmount>13500.00</NS3:CreditAmount>
        <NS3:Balance>0.00</NS3:Balance>
        <NS3:Remarks>Due For Instalment 80</NS3:Remarks>
      </NS3:Records>
      <NS3:Records>
        <NS3:SRNumber>6</NS3:SRNumber>
        <NS3:TransactionDate>20/03/2014</NS3:TransactionDate>
        <NS3:ChequeNumber>E4000/79-1</NS3:ChequeNumber>
        <NS3:DebitAmount>13500.00</NS3:DebitAmount>
        <NS3:CreditAmount>0.00</NS3:CreditAmount>
        <NS3:Balance>13500.00</NS3:Balance>
        <NS3:Remarks>Pmnt Rcvd Vide PDC No.:E4000/79-1 Receipt No.
( N.A.)</NS3:Remarks>
      </NS3:Records>
      <NS3:Exception>
        <NS3:ErrorCode>0000</NS3:ErrorCode>
        <NS3:ErrorDescription>Successful response, loans data available.</NS3:ErrorDescription>
      </NS3:Exception>
    </NS3:LoanStatement_Response>
  </NS1:Body>
</NS1:Envelope>
```