Objective:

To create a central role for data validation and editing to

- To inculcate ownership of RM/BM for data issues thereby mitigating the data issues in longer run. The data pushed to LOS will be 'First time Right'
- To increase the productivity for the team by reducing the application to and fro between RM, Credit and customer

Problem Statement:

Information shared by RM when an application passes to LOS most of the times is

- Incomplete or incorrect information passed to LOS
- Requires changes that happens at DDE or Credit stage that impact on the overall efficiency
- Time taken to process the application increases

Acronyms:

CPU – Central Processing Unit

CPA – Central Processing Associate

COM – Credit Operation Manager

RM – Relationship Manager

BM – Branch Manager

SLA – Service Level Agreement

TAT – Turnaround Time

LOS – Lead Originating System

Scope:

This document will incorporate changes in Pragati App, SENP LOS and HRMS for the mentioned roles

Roles	**Access**	**Responsibilities**
Central processing Associate	CPU module Query Module	Raise query to RM or BM for the case Make changes to the Application as per updates on query Approve the case for next stage. Rejection will be allowed if RM/BM has confirmed that customer don't want to proceed with the case and TAT has breached

Commented [AR1]: Reopen if customer is within 60 days or create a fresh lead after 60 days

Commented [SA2]: @Arun Ranga can CPA or COM actually reject or is it done by credit manager only

Commented [AR3R2]: Do we provide rejection to CPA and if rejected can we reopen the case in any scenario

Commented [AR4R2]: CPA will have access to reject the case and it we will share the update with Pragati. Pragati to maintain a rejection queue for validation checks to reopen

Credit Operation Manager	CPU module Query Module	Raise query to RM or BM for the case Make changes to the Application as per updates on query Approve the case for the next stage Reject Monitor the SLAs for the current application assigned to CPAs Reassign cases to another CPA manually Change the Assignment Logic
Relationship Manager	Query Module	Able to answer the query raised by CPA or COM
Branch Manager	Query Module	Able to answer the query raised by CPA or COM Monitor the SLAs for queries raised on the applications by CPA or COM Reassign cases to another RM manually

This document will cater to the following scenarios only

HL and HE salaried cases will be managed in Kuliza. For HE and HL individual cases co-applicant could be salaried.

Portfolio	Applicant Category	Occupation
Home Loan	Individual	SEP
Home Loan	Individual	SENP
Home Loan	Organization	
MSME	Organization	
MSME	Individual	Salaried
MSME	Individual	SENP
MSME	Individual	SEP
Home Equity	Individual	SEP
Home Equity	Individual	SENP
Home Equity	Organization	

User journey:

- RM fills the required details in Pragati App till reference details
- RM submits the Application and file passes to the CPU queue
- CPA and COM users will have access to the CPU and Query module.
- Users will be able to login with their cube credentials (employee ID and password) to LOS

For CPA

- User will see the dashboard

Commented [AR7]: Do we have to show history on the changes done by CPA or COM.

Commented [AR8R7]: Yes

Commented [AR9]: If CPA and COM access the application and try to do changes at same point in time. How to manage that?

Commented [AR10R9]: file will only be accessible to one user at a time. COM user if doing edits will have CPA role assigned to him.

Commented [SA11R9]: @Arun Ranga second statement is not clear

Commented [RR12]: @Arun Ranga is it based on Role and permission like do we need to create "Reassign Cases" as a Module and give access rights to some Role/Designation?

Commented [AR13R12]: This will be a button in action items column of application listing-CPA with access to COMs. No module or separate panel required

Commented [AR5]: How credit operations manager access to a role will be defined. will it depend on Department and portfolio e.g HL and UR

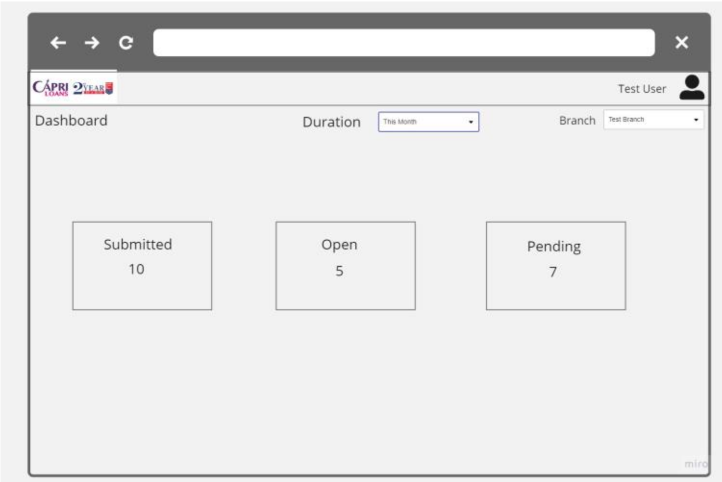
Commented [AR6R5]: User roles - permissions will be one time assignment done. Later on someone will manage them from admin and provide access for additional role basis approval

Commented [RR14]: @Arun Ranga CPA and COM is a designation is HRMS? Please mention the mapping details between Designation and Roles for this.

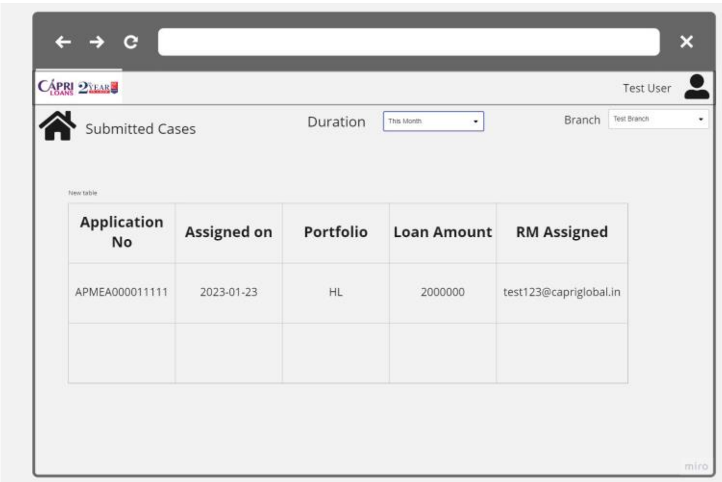
Commented [AR15R14]: user to role assignment will be done via admin

Commented [AR16]: Login with a user emp ID and password instead of email and password

Commented [AR17]: branch only access and branch independent access both provision should be there



- CPA can access his submitted cases, open or pending cases whereas their definition is as such
    - Open- cases assigned but not worked on
    - Pending – cases assigned but not yet submitted
    - Submitted – Submitted cases
- If the user clicks on submitted cases he/she will see the following screen

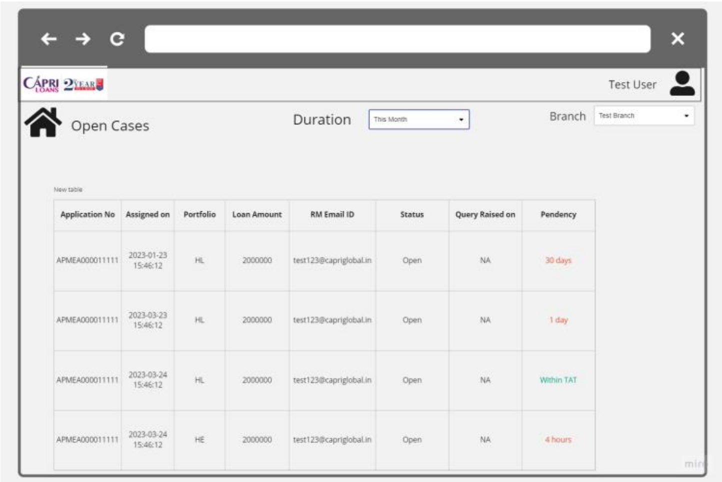


- He/she will see their all the cases assigned can choose from branch filter for any specific branch or all branches as per cases(cases assigned from 5 branches then all=5) and can select the duration where options will be This week, this month and custom range where the user can see calendar and can select the from and date range where maximum will be of 60 days. Default will be month to date(this month till date)
- If the user clicks on the open cases he/she will see the following screen

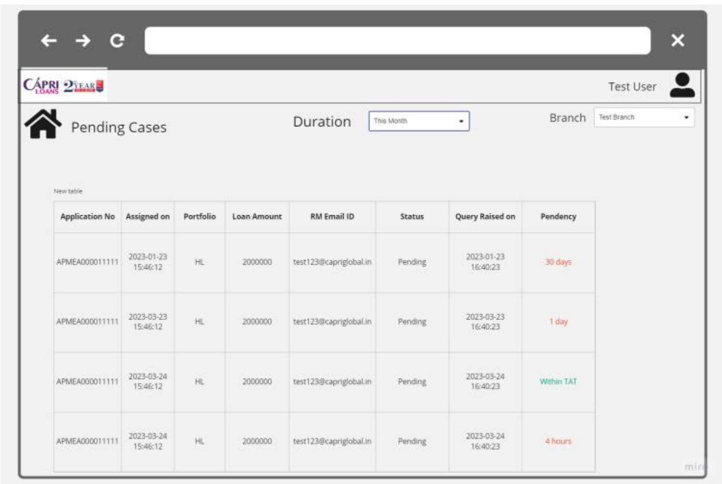
Commented [RR18]: @Arun Ranga I guess these status are related to CPA and are different from Lead status. Can you also mention the different status of Leads for e.g. OPEN, IN-PROGRESS, SUBMITTED e.t.c
FYI @Saket Agarwal

Commented [AR19R18]: these will be only status for the applications assigned to CPU and not have any relation to application status

Commented [AR20]: Lead greater than 60 days in pending should get auto rejected and pushed to rejected queue



- The user will see the time dependency where pendency will be the case ideal closure time as per TAT – case assigned date and time.
- If TAT is breached, then they will see the following cases marked in red else it will be in green
- If the user clicks on the pending cases he/she will see the following screen



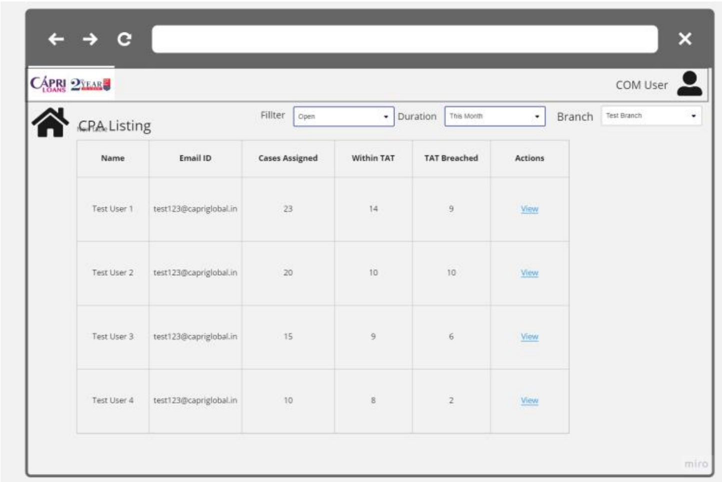
- User will see the action option which will have view option by clicking on it user can access the selected application in case of pending and open. In case of submitted he can only view and will not be able to do changes to any screen

FOR COM/Lead access

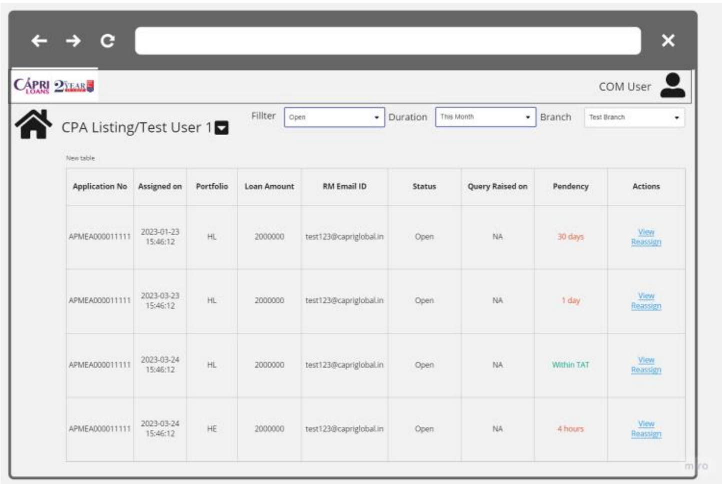
- COM will see the following screen when he/she logs in

Commented [RR21]: Do we need to show all queries which is in open state? What if more than 1 query is raised, do we need to show all dates here? @Arun Ranga

Commented [AR22R21]: initial query raised date



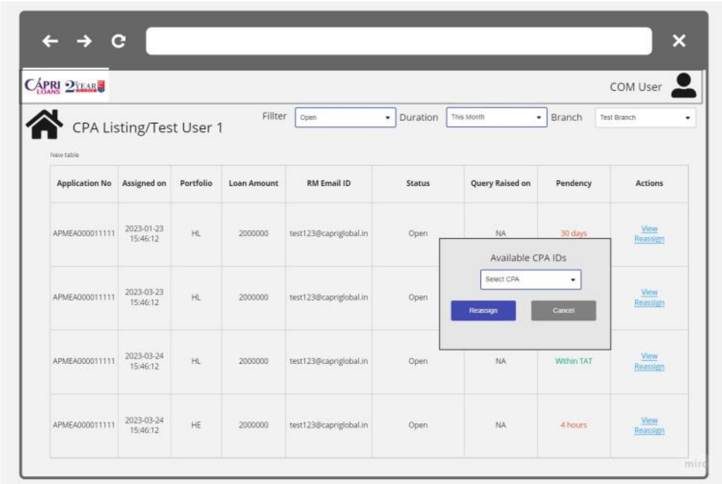
- He will see the listing of CPA reporting to him with all the cases assigned to them in aggregated level
- He will have option to filter the listing of CPA where cases will be filtered on status and duration
- Action will have option to view the cases for the CPA.
- Once the COM click on view for any of the CPA, he/she will the following screen



- The selected user cases will be visible to the COM with the options to view/ reassign the selected cases. COM will also be able to edit the cases where the status is open or pending but can only view for cases marked as submitted
- If the COM wishes to reassign the cases for a particular user, he can click on reassign can will the following dialog box

Commented [SA23]: How to identify open and pending

Commented [AR24R23]: open where no queries are raised, pending where query has been raised



- COM can select the user where listing will be of CPAs reporting to him. Once he clicks on Reassign the case will be assigned to the new CPA.
- New CPA will have his own TAT for the case the old pendency of the case will not affect CPA. We will maintain a history of reassignment.

Requirement:

CPU Queue and Assignment logic

- All the Application request to be moved to the CPU Queue along with an application no
- Basis of availability of the users, working hours, how many users out of available users are logged in the system at that time and how many cases are already assigned to the users that have not been resolved yet, we assign new cases to the user. E.g.
  - If the average handling time for a case is 2 hours and the working hour is 8 hours every user can be assigned 4 cases max at any point in time
  - No case should be assigned to the user if his/working hours are less than 1 hours left
  - If the user is available as per hrms but has not yet logged in LOS we don't assign cases to them.
  - Assignment should happen on round robin basis in terms of idle time where idle time is considered as the timeframe user has resolved the case assigned to him/her and a new case can be assigned to him/her. E.g.
    - If a user A has 4 cases assigned to him and user B has 4 cases assigned to him. User A submits the 4th case at 4:00 pm and User B submits the case at 4:01 pm. If we get a case in queue at 4:02 pm and both user A and B are eligible case should be assigned to user A
- Once the cases are assigned to the CPA he will have not be able to assign it to someone else
- The assignment will happen considering the CPU resources/module I.e CPA and COM role as central resources where they will see all the cases assigned to them without any branch restriction.

Commented [AR25]: In this case how pendency will impact the new CPA since he has been assigned the case once the TAT was breached

Commented [AR26R25]: the case TAT breach should not be a hit for reassigned CPA

Commented [AR27]: Reassign history journey to be shown or not

Commented [AR28R27]: Yes, reassignment will be shown to the user as comments.

Commented [SA29]: @Arun Ranga If new CPA is assigned then what about open queries

Commented [RR30]: @Arun Ranga i assume after re-assignment old CPA pendency will not be preserved. New TAT will be considered based on re-assignment date and only the reassignment history will be maintained. FYI @Saket Agarwal @Ravindra Kumar Swami

Commented [AR31R30]: Yes, we will only maintain history

Commented [RR32]: @Arun Ranga we are not storing any log whether user is logged in into LOS or not. System will do the assignment based on user list provided by HRMS/GL API.
FYI @Saket Agarwal @Ravindra Kumar Swami

Commented [AR33R32]: We should keep this as a flag as active session where once the user is logged out manually or if his shift ends the session will end

Commented [RR34R32]: @Arun Ranga Need more discussion on this as we are not maintaining any session instead we are using JWT based token and we can not expire JWT token if user is logged out from LOS.

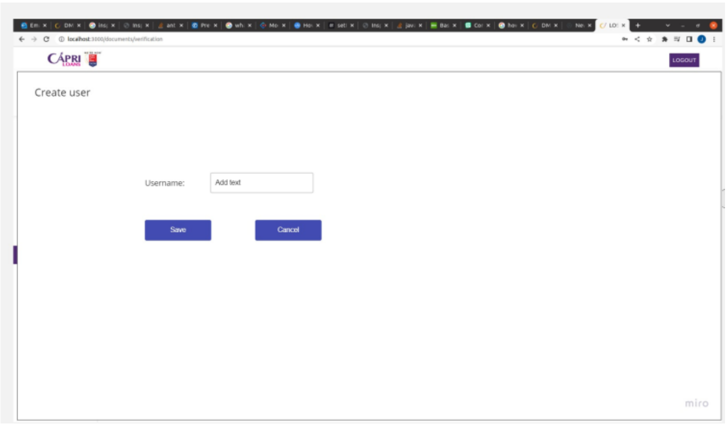
- The allocation logic by default will be central however keep a config where we can change it to branch level. If the change happens at branch level, we will only assign cases to CPA or COM as per their branch code available in user hierarchy API. If we have a case of Branch A in queue and CPA user A is eligible and is also from branch A only then assignment will happen else the case will remain in queue.
- When this shift happens, it will only consider future assignments. The cases assigned to the CPA before central to branch allocation shift will still be available to the CPA and submitted cases will still be visible in his/her dashboard.

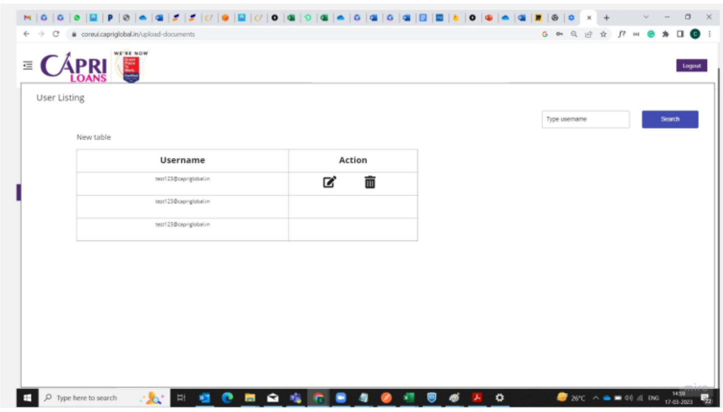
User Management

- Availability - All the users with X and Y functional designations that have been mapped to Credit Operational Manager and Central Processing Associate should also have working time provided in HRMS which will be available in User hierarchy APIs
- Scheduled holidays should not be considered
- Along with working hours their availability in terms of leaves should be passed on from HRMS which should pass on all leave details sick/casual leaves as well

User Creation:

Admin will have an option to create a user where the users must add email id





Commented [RR35]: @Arun Ranga what is the need to create password? Login is based on AD and as per our discussion we will be creating users with email only so that User and Role mapping could be done.
@Saket Agarwal @Ravindra Kumar Swami

Commented [AR36R35]: Okay

Once a user is created the email id/username will be available for all the users to add roles to the users

User Role:

Role can be created with and without functional designation. Functional designation will not be mandatory for creating roles

Once a role is created a user can be assigned a role with or without functional designation.

If a user has been assigned a role without functional designation, he will have access to that sections defined in that role and what permissions he/she will have on that section(view/edit/create)

If a role has been created with functional designation any user logging in on the panel with that functional designation will have access to the role without a user creation requirement on admin

If a role with functional designation A has been assigned to the user with functional designation B. When he logs in with his ID and password of Cube he will be able to access the Role irrespective of whether the functional designation not matching as the user has been created and role assigned specifically.

Masters

- Create a config that will maintain loan type and borrower type and their expected Turnaround time for the closure of the task

Loan Type	Borrower Type	Time
CGCL	Individual	2 hours
CGCL	Organization	2 hours
CGHFL	Individual	2 hours
CGHFL	Organization	2 hours

Query Module

- The CPA/COM will be able to view/edit the Application details shared by the RM from Pragati app and if in case the data is not correct, they will be able to raise the query to the RM.
- The query raise will be for a particular one or multiple section with one or multiple fields within sections.
- Field mapping of Pragati Json values with our fields will be there to make sure the edit access will only be for require fields.
- Once a CPA raise a query his TAT will not be considered till the time, we have received a response from the RM. His/her TAT will start only when RM has replied to the query
- LOS will use Pragati's API to send push notifications to the app with the application details and section where the issue was raised. LOS will also share the query details with the RM via SMS and email.

Commented [RR37]: @Arun Ranga Role assignment will be done on the basis of
- Functional designation (Which is already available)
- User basis (New one)
And User's permission will be the combination of Permission assigned at Functional designation level + User level.

FYI - @Saket Agarwal @Ravindra Kumar Swami

Commented [AR38R37]: Yes

Commented [RR39]: @Arun Ranga Users permission will be the combination of User's Designation permission + User individual permission
FYI - @Arun Ranga @Ravindra Kumar Swami

Commented [AR40R39]: Yes

Commented [SA41]: @Arun Ranga SLA logic and TAT logic
1. What if query is raised then what happens

Commented [SA42R41]: It will start from assignment date and time

- RM will be able to see the push notification in the app or will click on the link in SMS or email and will redirect to the query section without login requirements and will be able to answer to the text-based query and if required can upload documents required
- The RM will be able to make changes to or update the documents for the fields selected in query.
- RM will not have access to any other sections and will only be able to submit the information against a raised query.
- RM and BM will not have access to raise a query
- BM can access all the queries raised to RM and will be able to reassign the cases to other RM if the mentioned RM is not available.
- When reassignment happen on Application Pragati app to intimate LOS about the change and all the open queries raised to that RM for that application will move to the new RM.
- Old RM if try to answer the query from SMS/Email URL he/she will see an error that 'You no longer have access to the required resource'.
- If the case has been reassigned to a different RM, LOS to provide the API to update the RM details against the Application in LOS.
- Reassignment will happen on the case/application itself. All the queries raised on that application that are open will be marked to the new RM
- The CPA and COM role will not be able to proceed with the application until the query has been marked as resolved either by CPA or his reporting Manager COM
- On successful submission of the query, the CPA or COM should get an email that RM has responded to the query raised by you.
- Capture the time and date of query raised and when the reply has been submitted by RM . This timeframe will go into RM's TAT and not in CPA's TAT
- CPA or COM can raise Mutiple queries against an application ID to an RM on Mutiple sections. Last query answered should be considered as the closure time for query turnaround time.
- Raise query section will be available in all sections and CPA/COM will also have access to centralized query module where entire conversion will be captured
- Every module remark will also be captured.
- Mandatory information to be provided so CPA won't miss the mandatory parameters against all sections and documents type and sub type that are mandatory.

Application form creation

- When a CPA or COM clicks on the submit button after all mandatory documents have been updated call Application form creation API
- Send an SMS to the customer and notification via email to RM and his/her reporting manager that the Application has been submitted.

Please find the link for the CGHFL document and for CGCL please refer to this.

E-sign Application form

- CPA/COM resource will see a button Generate Application form/Regenerate Application form.

Commented [AR43]: from which platform will BM be able to see the query raised against RMs of his Branch and provide reassignment

Commented [AR44R43]: This will be done on Pragati App as the mapping of RM and BM and RM/BM dashboard will be available there

Commented [AR45R43]: Will the reassignment the query or the entire application

Commented [AR46R43]: Reassignment will happen on Application and not on query. Pragati to keep a log and LOS maintain history

Commented [AR47]: Who will do the reassignment whether ABM, BM,CBM or ZBM.

Commented [AR48R47]: ABM, BM or ASM

Commented [AR49]: Who will have only dashboard access and not reassignment ZBM, business head

Commented [AR50R49]: only to CSM level in app. check if we can provide a web portal for other levels

Commented [AR51]: LOS to provide status API to Pragati

Commented [AR52]: Pragati to provide API for query details. Los will push query details

Commented [RR53R52]: @Arun Ranga Please confirm if this at Lead level or Query level , because if it's at Lead level then what if
1. Multiple queries are already in open state and need to change the RM for all open queries.
2. If we change the RM at lead level then Who will get the notification if any new query is getting raised.

Commented [RR54]: @Arun Ranga Who will resolve this query, i guess assigned CPA will mark it resolved. What if ...

Commented [AR55R54]: CPA 2 will do

Commented [RR56]: @Arun Ranga i assume Query/Communication module will handle this. Instead of ...

Commented [RR57]: @Arun Ranga please mention the TAT calculation logic with one example.

Commented [AR58]: If there are multiple queries by CPA to RM then whose responsibility will it be considered if TA ...

Commented [AR59R58]: TAT will be considered on to whom the case has been assigned to if it is assigned to RM ...

Commented [AR60]: Json required for Pragati app to see the sample data and define sections

Commented [AR61]: Will require variable list for mandatory, non mandatory and doc type and subtype, ...

Commented [AR62R61]: This will not be considered in LOS

Commented [AR63]: SMS template to be defined for the customer

Commented [AR64]: Application form will be created by LOS or by Pragati App

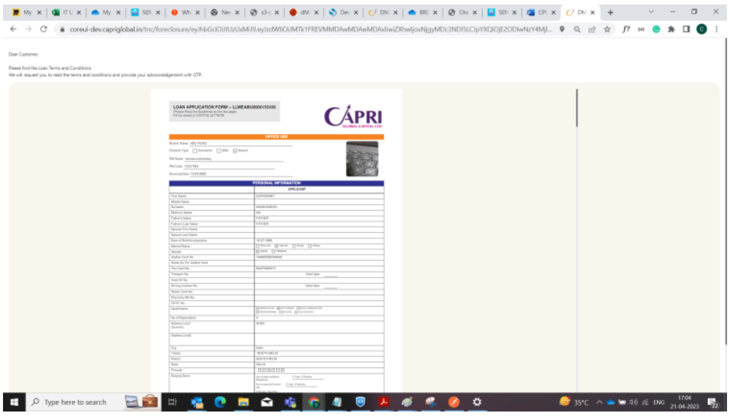
Commented [AR65R64]: LOS

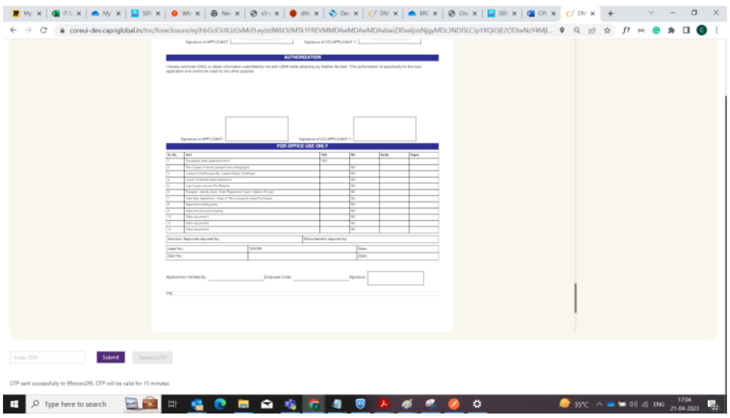
- Once he/she clicks on it a pop up will be shown to the user that ‘Application form will be created for this Application. Please confirm if all the fields have been validated. Do you want to proceed’ with options of ‘Yes’ and ‘Cancel’.
- COM/CPA once click on yes, an application form will be generated and will be preview to the COM/CPA resource. We will save it in S3 and upload to DMS.
- The application will be reviewed by the CPA/COM where he will see a button to send the form to the customer for authentication which will be essential for the final submit.
- CPA/COM will click on the send Application form to the customer (borrower), the latest application form will be picked from DMS a short link will be created and it will be shared to the customer via SMS.
- Customer will get an option to confirm or e-sign the application form via OTP. An OTP will be sent to customer’s primary number.
- Share query details with RM via SMS and EMAIL.
- Once customer submits the OTP we will validate the OTP and save lat long of the customer along with the device info and only then the option to final submit will be available with the COM/CPA resource

Commented [AR66]: Will OTP submission work or do we have to get Aadhar e-signed the document as per compliance.

Commented [AR67R66]: customer will validate the consent form not by digio

Commented [AR68]: Do we need this doc signed from co-borrowers as well



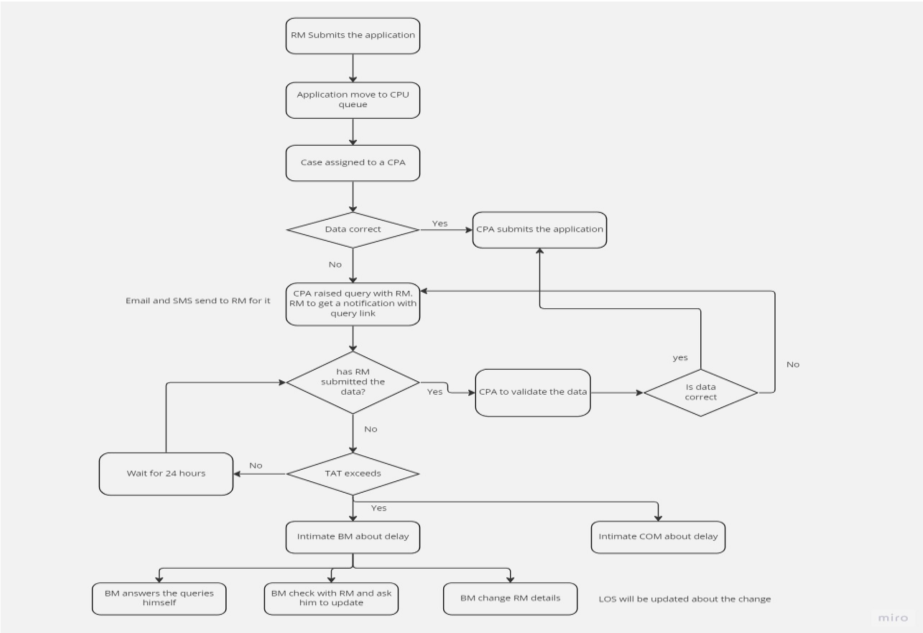


Field Mapping and user access

Please find the [link](#) for the document.

Plese find the **[Pragati Master list]**

Process Flow



==