

## **NEW FUNCTIONALITIES**

Retail - 23.12.2019



## **Retail Loan Functionalities**

## 1. User management rights to Tier 2 (RO) and Tier 3 (ZO) users:

Currently user management rights for the bank users are only available with Tier 4 (HO user). As received inputs from multiple bank users, the same rights need to be available with Tier 2 and Tier 3 for effective control and faster process.

To make platform more useful, now the user management rights are now available with Tier 2 and Tier 3 users.

User management rights includes\*:

- Active / inactive bank user ids
- Add branch user
- o Change details in bank users i.e. mobile number, branch user role, branch, etc.
- Unlock user id
- Reset password of user
- View / download all users of that Tier 2 and Tier 3

\*These rights are only available for users / branches which are tagged with Tier 2 and Tier 3.

• For screen wise walkthrough please refer **Annexure – 2** 

## 2. Raised limit of maximum loan amount and Tenure parameters for Personal Loan:

As require by bank users, now we have increased Personal Loan maximum amount from Rs. 15 lacs to Rs. 20 lacs. Also, maximum tenure of Personal Loan has been increased form 5 years to 6 years.

For screen wise walkthrough please refer Annexure – 3

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