

# Consumer Loans Application API

Consumer loans are divided into four categories viz. Automobile, Home, Personal and Education loan.

To create a consumer loan application, The API creates a ConsumerLoan Object and performs operations upon it once data is stored in it.

ConsumerLoan Object has the following structure

**Id** *integer* Autogenerated

Autogenerated id to identify a ConsumerLoan application.

**carLoan** *CarLoan*

CarLoan Object that holds information about Car loan. Mapped by id.

**homeLoan** *HomeLoan*

HomeLoan Object that holds information about Home loan. Mapped by id.

**personalLoan** *PersonalLoan*

PersonalLoan Object that holds information about Personal loan. Mapped by id.

**educationLoan** *EducationLoan*

EducationLoan Object that holds information about Education loan. Mapped by id.

**applicantDetails** *ApplicantDetails*

ApplicantDetails Object holds information regarding the loan applicant. Mapped by id.

**coapplicantDetails** *CoApplicantDetails*

CoApplicantDetails Object holds information regarding the co-applicant related to the applicant. Mapped by id.

# 1. Automobile Loan API

Automobile API currently has car loan as subsidiary, it may have more subsidiaries added in future.

## 1.1 Car Loan API

Use this API to fetch questions and other details that may be needed to build a loan application form or create a car loan object and save it to consumer loan application object.

CarLoan Object has the following structure

**Id** *integer* Autogenerated

Autogenerated id to identify a CarLoan application. Mapping to ConsumerLoan.

**carCondition** *enum*

Defines condition of the Car. Possible Values: NEW\_CAR, OLD\_CAR

**carInfo** *String*

User defined string to describe the car.

**state** *State*

State class object to store state information

**City** *City*

City class object to store city information

### a. Get car loan questions and other details

Fetches questions and details required for a car loan application form.

```
) Endpoint: /consumerloan/autoloan/carloan/getcardetails
) Method: GET
) Response Type: JSON
) Response:
    {
      "status": "1",
      "error": "NA",
      cardetails: {
        "carCondition": ["NEW_CAR", "OLD_CAR"]
      }
    }
```

Or

```
{  
  "status": "0",  
  "error": "Error Occurred [Reason]"  
}
```

b. Create a Car Loan Application Object

Used to create an object of CarLoan and add to ConsumerLoan Object and save it. Returns ConsumerLoan Object JSON created with the request or an error otherwise.

) **Endpoint:** /consumerloan/autoloan/carloan/create

) **Method:** POST

) **Request Type:** JSON

) **Request:**

```
{  
  "carCondition": [NEW_CAR/OLD_CAR],  
  "carInfo": "",  
  "state": {"id": 1, "name": "Andaman and Nicobar  
Islands", "country": {"id": 101, "shortname": "IN", "name": "India", "ph  
oncode": "91"}},  
  "city": {"id": 1, "name": "Bomбуflat", "state": {"id": 1, "name": "Andam  
an and Nicobar  
Islands", "country": {"id": 101, "shortname": "IN", "name": "India", "ph  
oncode": "91"}}}  
}
```

) **Response Type:** JSON

) **Response:**

```
{  
  "Id": "1",  
  "carLoan": {  
    "Id": "5"  
    "carCondition": [NEW_CAR/OLD_CAR],  
    "carInfo": "",  
    "state": {"id": 1, "name": "Andaman and Nicobar  
Islands", "country": {"id": 101, "shortname": "IN", "name": "India", "ph  
oncode": "91"}},  
    "city": {"id": 1, "name": "Bomбуflat", "state": {"id": 1, "name": "Andaman and Nicobar  
Islands", "country": {"id": 101, "shortname": "IN", "name": "India", "phonecode": "91"}}}  
  },  
  "homeLoan": {},  
}
```

```
"personalLoan": {},  
"educationLoan": {},  
"applicantDetails": {},  
"coapplicantDetails": {},  
"status": "1",  
"error": "NA"  
}  
or  
{  
  "status": "0",  
  "error": "Error message [reason]"  
}
```

## 2. Home Loan API

Use this API to fetch questions and other details that may be needed to build a home loan application form or create a home loan object and save it to consumer loan application object.

HomeLoan Object has the following structure

**Id** *integer* Autogenerated

Autogenerated id to identify a HomeLoan application. Mapping to ConsumerLoan.

**aboutProperty** *enum*

Describes a property. Possible values:

PURCHASE("Purchase or construct on identified property"),

REPAIR("Repair/Renovation of own house/flat"),

BALANCE\_TRANSFER("Balance Trasfer(Take over)",

UNIDENTIFIED("Loan for unidentified Property (Pre approved loan)")

**propertyType** *enum*

Defines a property type. Possible Values:

READY("Purchase of ready-built property"),

UNDER\_CONSTRUCTION("Purchase of under-construction property"),

PLOT\_PURCHASE("Purchase of plot"),

CONSTRUCTION\_OWNED("Construction on residential plot owned by you"),

EXTENSION("Extension of own flat/house")

**builderName** *String*

Defines builders name.

**homeCost** *String*

Defines cost of home/flat.

**constructionCost** *String*

Defines cost of construction, if any.

**plotCost** *String*

Defines a plots cost.

- a. Get Questions and details required for a Home loan application  
Returns a JSON of all the details required to build a Home Loan Application form.

```
) Endpoint: /consumerloan/homeloan/gethomeques
) Method: GET
) Response Type: JSON
) Response:
    {
      "status": "1",
      "error": "NA",
      "aboutProperty": {
        "PURCHASE": "Purchase or construct on
identified property",
        "REPAIR": "Repair/Renovation of own
house/flat",
        "BALANCE_TRANSFER": "Balance
Trasfer(Take over)",
        "UNIDENTIFIED": "Loan for unidentified
Property (Pre approved loan)"
      },
      "propertyType": {
        "READY": "Purchase of ready-built property",

        "UNDER_CONSTRUCTION": "Purchase of under-
construction property",

        "PLOT_PURCHASE": "Purchase of plot",

        "CONSTRUCTION_OWNED": "Construction on
residential plot owned by you",
        "EXTENSION": "Extension of own flat/house"
      }
    }

or
{
  "status": "0",
  "error": "Error message [reason]"
}
```

b. Create a Home Loan Application Object

Used to create an object of HomeLoan and add to ConsumerLoan Object and save it. Returns ConsumerLoan Object JSON created with the request or an error otherwise.

```
) Endpoint: /consumerloan/homeloan/create
) Method: POST
) Request Type: JSON
) Request: {
    "aboutProperty": [PURCHASE/REPAIR/BALANCE_TRANSFER/UNIDENTIFIED],
    "propertyType": [READY/UNDER_CONSTRUCTION/PLOT_PURCHASE/CONSTRUCTION_OWNED/EXTENSION],
    "builderName": "",
    "homeCost": "",
    "constructionCost": "",
    "plotCost": ""
}

) Response Type: JSON
) Response: {
    "Id": "1",
    "carLoan": {},
    "homeLoan": {
        "Id": "9"
        "aboutProperty": "",
        "propertyType": "",
        "builderName": "",
        "homeCost": "",
        "constructionCost": "",
        "plotCost": ""
    },
    "personalLoan": {},
    "educationLoan": {},
    "applicantDetails": {},
    "coapplicantDetails": {}
}
```

```
"status": "1",  
"error": "NA"  
}
```



### 3. Personal Loan

Use this API to fetch questions and other details that may be needed to build a personal loan application form or create a personal loan object and save it to consumer loan application object.

PersonalLoan Object has the following structure

**Id** *integer* Autogenerated

Autogenerated id to identify a PersonalLoan application. Mapping to ConsumerLoan.

**loanReason** *enum*

Specifies reason of taking loan. Possible values: MARRIAGE, MEDICAL, EDUCATION, OTHER

- a. Get Questions and details required for a Personal loan application  
Returns a JSON of all the details required to build a Personal Loan Application form.

```
) Endpoint: /consumerloan/personalloan/getpersonalques
) Method: GET
) Response Type: JSON
) Response: {
    "loanReason":[MARRIAGE/MEDICAL/EDUCATION/O
    THER],
    "status":"1",
    "error":"NA"
}
or
{
    "status":"0",
    "error":"Error message [reason]"
}
```

b. Create a Personal Loan Application Object

Used to create an object of PersonalLoan and add to ConsumerLoan Object and save it. Returns ConsumerLoan Object JSON created with the request or an error otherwise.

```
) Endpoint: /consumerloan/personalloan/create
) Method: POST
) Request Type: JSON
) Request: {
    "loanReason":[MARRIAGE/MEDICAL/EDUCATION/OTHER]
}

) Response Type: JSON
) Response:
{
    "Id":"1",
    "carLoan":{},
    "homeLoan":{},
    "personalLoan":{
        "loanReason":""
    },
    "educationLoan":{},
    "applicantDetails":{},
    "coapplicantDetails":{}
    "status":"1",
    "error":"NA"
}
or
{
    "status":"0",
    "error":"Error message [reason]"
}
```

## 4. Education Loan API

Use this API to fetch questions and other details that may be needed to build an education loan application form or create an education loan object and save it to consumer loan application object.

EducationLoan Object has the following structure

**Id** *integer Autogenerated*

Autogenerated id to identify an EducationLoan application. Mapping to ConsumerLoan.

**applicantFirstName** *String*

Applicants first name.

**applicantLastName** *String*

Applicants last name.

**applicantEmail** *String*

Applicants Email ID.

**ApplicantMobile** *String*

Applicants Mobile Number.

**applicantGender** *enum*

Possible values: MALE, FEMALE

**FathersFirstName** *String*

Applicants Fathers First Name.

**FathersLastName** *String*

Applicants Fathers Last Name.

**applicantPermAdd** *Address*

Applicants permanent address.

**ApplicantCurrAdd** *Address*

Applicants current address.

**loanAmountReq** *String*

Total Loan amount required.

**tenureLoanYears** *enum*

Possible values: 0,1,2,3,4,5,6,7,8,9,10,10+

**tenureLoanMonths** *enum*

Possible values: 0,1,2,3,4,5,6,7,8,9,10,11,12

**courseLevel** *enum*

Possible values:

BACHELORS("Bachelors Degree"),

MASTERS("Master Degree"),

DOCTORAL("Doctoral Degree")

**studyCountry** *enum*

Possible values: AUSTRALIA, INDIA, SINGAPORE, UK, USA, AUSTRIA, BELGIUM, CANADA, DENMARK, FINLAND, FRANCE, GERMANY, GREECE, HONG KONG, HUNGARY, ICELAND, IRELAND, ITALY, NETHERLANDS, NEW\_ZEALAND, NORWAY, POLAND, PORTUGAL, ROMANIA, SPAIN, SWEDEN, SWITZERLAND, TURKEY, UAE, OTHER

**studyCourse** *enum*

Possible values: ENGINEERING\_MS, MBA\_PGPM, MEDICAL, HOTEL MANAGEMENT, VOCATIONAL, CERTIFICATE, OTHER

**courseDuration** *enum*

Possible values: 1, 1.5, 2, 3, 4, 5

**coBorrowerFirstName** *String*

Co-borrowers first name.

**coBorrowerLastName** *String*

Co-borrowers last name.

**coBorrowerMobile** *String*

Co-borrowers Mobile Number.

**coBorrowerGender** *enum*

Possible values: MALE, FEMALE

**coBorrowerFathersFirstName** *String*

Co-borrowers Fathers First Name.

**coBorrowerFathersLastName** *String*

Co-borrowers Fathers Last Name.

**coBorrowerPermAdd** *Address*

Co-borrowers permanent address.

**coBorrowerCurrAdd** *Address*

Co-borrowers current address.

**studentRelationship** *enum*

Possible values: FATHER, MOTHER, SPOUSE, BROTHER, SISTER, COUSIN, PATERNAL\_UNCLE, PATERNAL\_AUNT, MATERNAL\_UNCLE, MATERNAL\_AUNT, GRANDFATHER, GRANDMOTHER

**employmentType** *enum*

Possible values: SALARIED, NON\_SALARIED

**provideCollateral** *enum*

Possible values: YES, NO

a. Get Questions and details required for an Education loan application

Returns a JSON of all the details required to build an Education Loan Application form.

```
) Endpoint: /consumerloan/educationloan/geteducationques
) Method: GET
) Response Type: JSON
) Response: {
    "applicantGender": [MALE/FEMALE],
    "tenureLoanYears": [0/1/2/3/4/5/6/7/8/9/10/10+],
    "tenureLoanMonths": [0/1/2/3/4/5/6/7/8/9/10/11/12],
    "courseLevel": [BACHELORS,MASTERS,DOCTORAL],
    "studyCountry": [AUSTRALIA/INDIA/SINGAPORE/UK/USA/AUSTRIA/B
ELGIUM/CANADA/DENMARK/FINLAND/France/GERMANY/GREECE
/HONG
KONG/HUNGARY/ICELAND/IRELAND/ITALY/NETHERLANDS/NEW_ZE
ALAND/NORWAY/POLAND/PORTUGAL/ROMANIA/SPAIN/SWEDEN/S
WITZERLAND/TURKEY/UAE/OTHER],
    "studyCourse": [ENGINEERING_MS/MBA_PGPM/MEDICAL/HOTEL
MANAGEMENT/VOCATIONAL/CERTIFICATE/OTHER],
    "courseDuration": [1/1.5/2/3/4/5],
    "coBorrowerGender": [MALE/FEMALE],
    "studentRelationship": [FATHER/MOTHER/SPOUSE/BROTHER/SISTER
/COUSIN/PATERNAL_UNCLE/PATERNAL_AUNT/MATERNAL_UNCLE/
MATERNAL_AUNT/GRANDFATHER/GRANDMOTHER],
```

```

"provideCollateral":[YES/NO],
"employmentType":[SALARIED/NON_SALARIED],
"status":"1",
"error":"NA" }

or

{
"status":"0",
"error":"Error message [reason]"
}

```

b. Create an Education Loan Application Object

Used to create an object of EducationLoan and add to ConsumerLoan Object and save it. Returns ConsumerLoan Object JSON created with the request or an error otherwise.

```

) Endpoint: /consumerloan/educationloan/create
) Method: POST
) Request Type: JSON
) Request: {

    "applicantFirstName": "",
    "applicantLastName": "",
    "applicantEmail": "",
    "ApplicantMobile": "",
    "applicantGender": [MALE/FEMALE],
    "FathersFirstName": "",
    "FathersLastName": "",
    "applicantPermAdd": "",
    "ApplicantCurrAdd": "",
    "loanAmountReq": "",
    "tenureLoanYears": [0/1/2/3/4/5/6/7/8/9/10/10+],
    "tenureLoanMonths": [0/1/2/3/4/5/6/7/8/9/10/11/12],
    "courseLevel": [BACHELORS,MASTERS,DOCTORAL],
    "studyCountry": [AUSTRALIA/INDIA/SINGAPORE/UK/USA/AU
STRIA/BELGIUM/CANADA/DENMARK/FINLAND/FRANCE/G
ERMANY/GREECE/HONG
KONG/HUNGARY/ICELAND/IRELAND/ITALY/NETHERLAND

```

```

S/NEW_ZEALAND/NORWAY/POLAND/PORTUGAL/ROMANIA/SPAIN/SWEDEN/SWITZERLAND/TURKEY/UAE/OTHER],
"studyCourse":[ENGINEERING_MS/MBA_PGPM/MEDICAL/HOTEL
MANAGEMENT/VOCATIONAL/CERTIFICATE/OTHER],
"courseDuration":[1/1.5/2/3/4/5],
"coBorrowerFirstName": "",
"coBorrowerLastName": "",
"coBorrowerMobile": "",
"coBorrowerGender": [MALE/FEMALE],
"coBorrowerFathersFirstNamecoBorrowerFathersLastName": "",
"coBorrowerPermAdd": AddressObj,
"coBorrowerCurrAdd": AddressObj,
"studentRelationship": [FATHER/MOTHER/SPOUSE/BROTHER/SISTER/COUSIN/PATERNAL_UNCLE/PATERNAL_AUNT/MATERNAL_UNCLE/MATERNAL_AUNT/GRANDFATHER/GRANDMOTHER],
"employmentType": [SALARIED/NON_SALARIED],
"provideCollateral": [YES/NO]
}

```

) **Response Type:** JSON

) **Response:** {

```

"Id": "1",
"carLoan": {},
"homeLoan": {},
"personalLoan": {},
"educationLoan": {

```

```

"Id": "5",
"applicantFirstName": "",
"applicantLastName": "",
"applicantEmail": "",
"ApplicantMobile": "",
"applicantGender": "",
"FathersFirstName": "",

```

```
"FathersLastName":"","  
"applicantPermAdd":"","  
"ApplicantCurrAdd":"","  
"loanAmountReq":"","  
"tenureLoanYears":"","  
"tenureLoanMonths":"","  
"courseLevel":"","  
"studyCountry":"","  
"studyCourse":"","  
"courseDuration":"","  
"coBorrowerFirstName":"","  
"coBorrowerLastName":"","  
"coBorrowerMobile":"","  
"coBorrowerGender":"","  
"coBorrowerFathersFirstName":"","  
"coBorrowerFathersLastName":"","  
"coBorrowerPermAdd":"","  
"coBorrowerCurrAddstudentRelationship":"","  
"employmentType":"","  
"provideCollateral":"","  
},
```

```
"applicantDetails":{},  
"coapplicantDetails":{}  
"status":"1",  
"error":"NA"  
}
```

or

```
{  
"status":"0",  
"error":"Error message [reason]" }
```



## 5. Applicant Details API

Use this API to create an ApplicantDetails object and save it to consumer loan application object.

ApplicantDetails Object has the following structure

**Id** *integer Autogenerated*

Autogenerated id to identify an ApplicantDetails application. Mapping to ConsumerLoan.

**applicantFirstName** *String*

Applicants first name.

**applicantLastName** *String*

Applicants last name.

**city** *City*

Applicants City

**applicantEmail** *String*

Applicants Email ID.

**ApplicantMobile** *String*

Applicants Mobile Number.

**applicantGender** *enum*

Possible values: MALE, FEMALE

**FathersFirstName** *String*

Applicants Fathers First Name.

**FathersLastName** *String*

Applicants Fathers Last Name.

**applicantPermAdd** *Address*

Applicants permanent address.

**ApplicantCurrAdd** *Address*

Applicants current address.

**dependentsCount** *enum*

Possible values: 0,1,2,3,4,5,6,7,8,9,10,10+

**maritalStatus** *enum*

Possible values: MARRIED, UNMARRIED

**homePhone** *String*

Applicants Home Phone Number

**dob** *Date*

Applicants Date of Birth

**defaultedLoanCC** *enum*

Possible values: YES, NO

**declinedLoanAppSixMonths** *enum*

Possible values: YES, NO

**loanIntentTimeFrame** *enum*

Possible values: 1,3,6, IMMEDIATE

**loanAmountReq** *String*

Total Loan amount required.

**tenureLoanYears** *enum*

Possible values: 0,1,2,3,4,5,6,7,8,9,10,10+

**tenureLoanMonths** *enum*

Possible values: 0,1,2,3,4,5,6,7,8,9,10,11,12

**employmentType** *enum*

Possible values: SALARIED\_GOVT\_EMPLOYEE,  
SALARIED\_NON\_GOVT\_EMPLOYEE,  
SELF\_EMPLOYED\_PROFESSIONAL,  
SELF\_EMPLOYED\_NON\_PROFESSIONAL, HOME\_MAKER

**residenceType** *enum*

Possible values: HOUSE, APARTMENT

- a. Get Questions and details required for an ApplicantDetails Form  
Returns a JSON of all the details required to build an Applicant Details form.

```
) Endpoint: /consumerloan/applicantdetails/getformques
) Method: GET
) Response Type: JSON
) Response: {

    "applicantGender":[MALE/FEMALE],
    "dependentsCount":[0/1/2/3/4/5/6/7/8/9/10/10+],
    "maritalStatus":[MARRIED/UNMARRIED],
    "defaultedLoanCC":[YES/NO],
    "declinedLoanAppSixMonths":[YES/NO],
    "loanIntentTimeFrame":[1/3/6/IMMEDIATE],
    "tenureLoanYears":[0/1/2/3/4/5/6/7/8/9/10/10+],
    "tenureLoanMonths":[0/1/2/3/4/5/6/7/8/9/10/11/12],
    "employmentType":[SALARIED_GOVT_EMPLOY
EE/SALARIED_NON_GOVT_EMPLOYEE/SELF_
EMPLOYED_PROFESSIONAL/SELF_EMPLOYE
D_NON_PROFESSIONAL/HOME_MAKER],
    "residenceType":[HOUSE/APARTMENT],
    "status":"1",
    "error":"NA"
}
or
{
    "status":"0",
    "error":"Error message [reason]"
}
```

b. Create an ApplicantDetails Object

Used to create an object of ApplicantDetails and add to ConsumerLoan Object and save it. Returns ConsumerLoan Object JSON created with the request or an error otherwise.

```
) Endpoint: /consumerloan/applicationdetails/create
) Method: POST
) Request Type: JSON
) Request: {
    "Id":"1",
    "applicantDetails":{
        "applicantFirstName": "",
        "applicantLastName": "",
        "city": [cityObj]
        "applicantEmail": "",
        "ApplicantMobile": "",

        "applicantGender": [MALE/FEMALE],
        "FathersFirstName": "",
        "FathersLastName": "",
        "applicantPermAdd": "",
        "ApplicantCurrAdd": "",

        "dependentsCount": [0/1/2/3/4/5/6/7/8/9/10/10+],

        "maritalStatus": [MARRIED/UNMARRIED],
        "homePhone": "",
        "dob": [Date],

        "defaultedLoanCC": [YES/NO],

        "declinedLoanAppSixMonths": [YES/NO],

        "loanIntentTimeFrame": [1/3/6/IMMEDIATE],
        "loanAmountReq": "",

        "tenureLoanYears": [0/1/2/3/4/5/6/7/8/9/10/10+],
```

"tenureLoanMonths":[0/1/2/3/4/5/6/7/8/9/10/11/12],

"employmentType":[SALARIED\_GOV\_T\_EMPLOYEE/S  
ALARIED\_NON\_GOV\_T\_EMPLOYEE/SELF\_EMPLOYED\_PR  
OFESSIO\_NAL/SELF\_EMPLOYED\_NON\_PROFESSIONAL/H  
OME\_MAKER],

"residenceType":[HOUSE/APARTMENT]

}

}

) **Response Type:** JSON

) **Response:** {

"Id": "1",

"carLoan": {},

"homeLoan": {},

"personalLoan": {},

"educationLoan": {},

"applicantDetails": {

"applicantFirstName": "",

"applicantLastName": "",

"city": [cityObj]

"applicantEmail": "",

"ApplicantMobile": "",

"applicantGender": [MALE/FEMALE],

"FathersFirstName": "",

"FathersLastName": "",

"applicantPermAdd": "",

```

    "ApplicantCurrAdd":"","

    "dependentsCount":[0/1/2/3/4/5/6/7/8/9/10/10+],

    "maritalStatus":[MARRIED/UNMARRIED],
                                "homePhone":"","
                                "dob":[Date],

    "defaultedLoanCC":[YES/NO],

    "declinedLoanAppSixMonths":[YES/NO],

    "loanIntentTimeFrame":[1/3/6/IMMEDIATE],

    "loanAmountReq":"","

    "tenureLoanYears":[0/1/2/3/4/5/6/7/8/9/10/10+],

    "tenureLoanMonths":[0/1/2/3/4/5/6/7/8/9/10/11/1
2],

    "employmentType":[SALARIED_GOVT_EMPLO
YEE/SALARIED_NON_GOVT_EMPLOYEE/SELF_EM
PLOYED_PROFESSIONAL/SELF_EMPLOYED_NON_
PROFESSIONAL/HOME_MAKER],

    "residenceType":[HOUSE/APARTMENT]
                                },

    "coapplicantDetails":{}

    "status":"1",
    "error":"NA"
}

Or

{
    "status":"0",
    "error":"Error message [reason]"
}

```