



i want to fill this data and signup this nbfc soo pelase help me with the postamn body along with headers and all

Based on your code files, I'll help you create a complete Postman request to register IDFC FIRST Bank as an NBFC with the loan configuration matching the policy you shared. [\[1\]](#) [\[2\]](#) [\[3\]](#)

Step 1: Register NBFC

Endpoint Details

- **Method:** POST
- **URL:** `http://localhost:5000/api/nbfc/register`
- **Route:** `/api/nbfc/register`

Headers

```
Content-Type: application/json
```

Request Body (JSON)

```
{
  "companyName": "IDFC FIRST Bank",
  "brandName": "IDFC FIRST Bank",
  "email": "loans@idfcfirstbank.com",
  "password": "SecurePass@123",
  "phoneNumber": "9876543210",
  "registrationNumber": "IDFC-REG-2024-001",
  "gstNumber": "27AAAAA0000A1Z5",
  "contactPerson": {
    "name": "Loan Manager",
    "designation": "Head of Education Loans",
    "email": "manager@idfcfirstbank.com",
    "phone": "9876543211"
  },
  "address": {
    "line1": "IDFC FIRST Bank Tower",
    "line2": "KRM Marg, Naman Chambers",
    "city": "Mumbai",
    "state": "Maharashtra",
    "pincode": "400051",
```

```
    "country": "India"
  }
}
```

Step 2: Verify Email

After registration, you'll receive an OTP via email. [\[2\]](#)

Endpoint Details

- **Method:** POST
- **URL:** `http://localhost:5000/api/nbfc/verify-email`

Headers

```
Content-Type: application/json
```

Request Body

```
{
  "email": "loans@idfcfirstbank.com",
  "otp": "123456"
}
```

Step 3: Verify Phone (if provided)

Endpoint Details

- **Method:** POST
- **URL:** `http://localhost:5000/api/nbfc/verify-phone`

Headers

```
Content-Type: application/json
```

Request Body

```
{
  "phoneNumber": "9876543210",
  "otp": "123456"
}
```

Step 4: Login

After verification, login to get the JWT token.^[2]

Endpoint Details

- **Method:** POST
- **URL:** `http://localhost:5000/api/nbfc/login`

Headers

```
Content-Type: application/json
```

Request Body

```
{
  "email": "loans@idfcfirstbank.com",
  "password": "SecurePass@123"
}
```

Response (Copy the token)

```
{
  "success": true,
  "message": "Login successful",
  "token": "eyJhbGciOiJIUzI1NiIsInR5cCI6IkpXVCJ9...",
  "nbfc": { ... }
}
```

Step 5: Update Loan Configuration (IDFC Policy)

Now update the loan config with IDFC FIRST Bank's actual policy.^[4] ^[1]

Endpoint Details

- **Method:** PUT
- **URL:** `http://localhost:5000/api/nbfc/loan-config`

Headers

```
Content-Type: application/json
Authorization: Bearer YOUR_JWT_TOKEN_HERE
```

Request Body (IDFC Policy)

```
{
  "enabled": true,
  "cibil": {
    "minScore": 700,
    "allowOverdue": false,
    "checkBounceInOwnBank": true
  },
  "foir": {
    "maxPercentage": 50,
    "borderlineStart": 45,
    "actionWhenBorderline": "Clarification"
  },
  "incomeItr": {
    "itrRequired": true,
    "minAnnualIncome": 300000,
    "minMonthlySalary": 25000,
    "itrYearsRequired": 0
  },
  "bankBalance": {
    "required": true,
    "minAvgBalance": 35000,
    "statementMonthsRequired": 6
  },
  "academics": {
    "minPercentage10th": 60,
    "minPercentage12th": 60,
    "minPercentageGrad": 60,
    "maxGapYears": 2,
    "gapYearsAction": "Clarification"
  },
  "university": {
    "rankingRequired": true,
    "maxRankThreshold": 500,
    "unrankedAction": "Rejected",
    "categorySystem": true
  },
  "loanToIncome": {
    "maxMultiple": 10,
    "unsecuredMinAmount": 100000,
    "unsecuredMaxAmount": 1000000
  },
  "collateral": {
    "requiredAboveAmount": 3800000,
    "minCoverageMultiple": 1.0
  },
  "offerLetter": {
    "required": true,
    "canSanctionWithout": false
  },
  "tests": {
    "greMinScore": 300,
    "ieltsMinScore": 6.5,
    "toeflMinScore": 0,
    "othersOptional": true
  }
}
```

```

    },
    "coBorrower": {
      "mandatory": true,
      "allowedRelations": ["father", "mother", "brother", "sister", "spouse", "uncle", "aun
      "relationByUniversityTier": true
    },
    },
    "roi": {
      "minRate": 11.0,
      "maxRate": 14.0,
      "currency": "INR"
    },
    },
    "negativeCourses": ["Intl MBBS", "hybrid partial domestic"]
  }
}

```

Quick Postman Collection Setup

1. **Create a new Collection** named "NBFC - IDFC FIRST Bank"
2. **Add a Collection Variable:**
 - Variable: `baseUrl` → Value: `http://localhost:5000/api/nbfc`
 - Variable: `token` → Value: (leave empty, will be set after login)
3. **Update URLs** to use: `{{baseUrl}}/register`, `{{baseUrl}}/login`, etc.
4. **Auto-set token:** In the Login request, add this to the "Tests" tab:

```

if (pm.response.code === 200) {
  var jsonData = pm.response.json();
  pm.collectionVariables.set("token", jsonData.token);
}

```

This way the token is automatically saved and used in subsequent requests! [\[3\]](#) [\[2\]](#)



1. image.jpg
2. nbfcRoutes.js
3. nbfcController.js
4. NBFC.js
5. server.js