

India Post
Postal Life Insurance
Application Training Program

Loan Operating Manual





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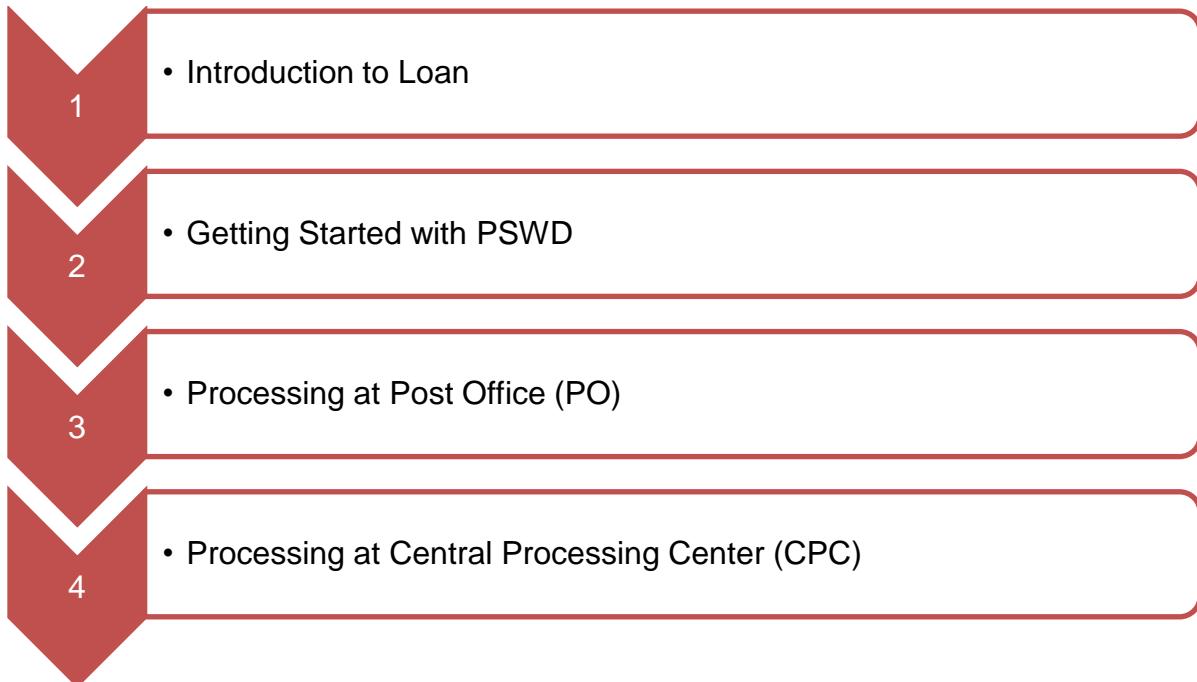
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Executive Summary

About the Manual

The Loan operating manual is designed to support India Post (IP) to process the Loan requests for its Postal Life Insurance (PLI) and Rural Postal Life Insurance (RPLI) products. It is used to manage customer queries and policy requests, subject to pre-defined conditions. It also helps IP members perform their daily transactions.

This manual contains the following Sections:



Scope of the Document

This document will teach India Post Users to process the policy servicing and Loan requests in the PO and the CPC. Users should know the following:

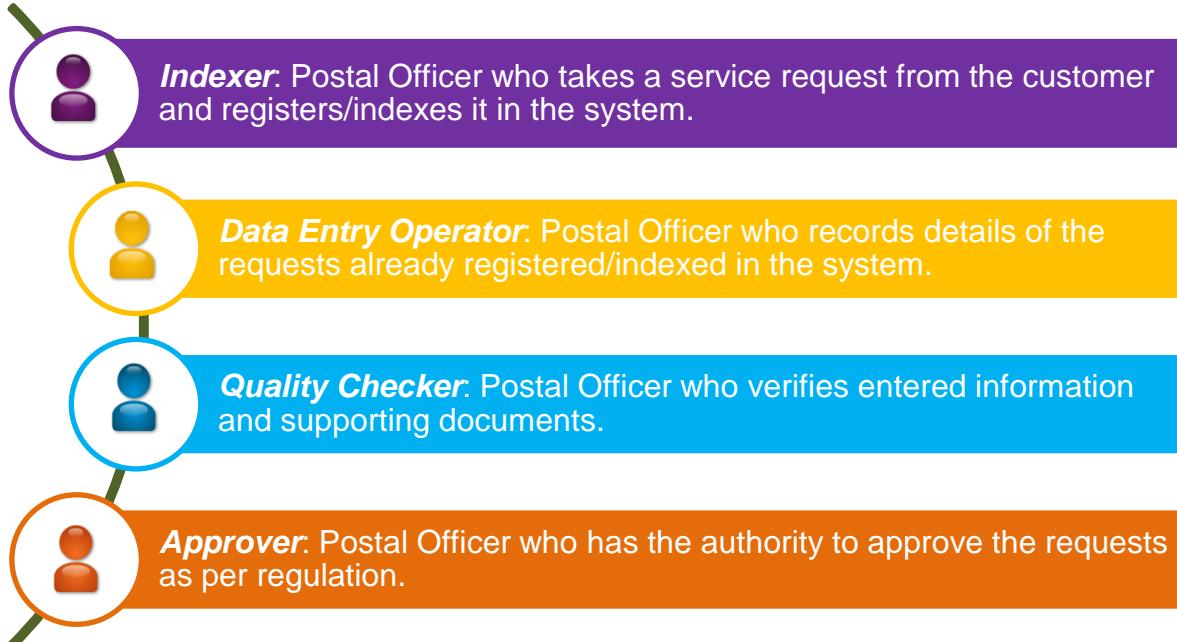
Basic concepts of Postal/Rural Postal Life Insurance

Basic knowledge of computers

Basic knowledge of moving through computer screens

Audience

This document will be used by the following roles at IP:



It is assumed that the people using this guide will have adequate understanding of the business processes of India Post.

Guidelines to Read the Document

The content is supported with graphical representations of the application screens at respective sections. Users must zoom in for an enlarged view of the screenshots.

Users must refer to the Table of Contents, Acronyms, Icons and Glossary sections for easy reading.

Typographical Conventions

Bold

- User Interface Elements
- Clickable Items
- Process Names

Blue

- Cross References
- Table Name
- Screenshot Label

Italic

- *Emphasis*
- *Book Titles*
- *Variables*

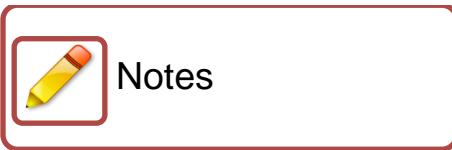


The ‘blue’ Cross Reference text changes its color to purple when it is clicked. This indicates that the user has clicked on the link once before. However, user can still click on the link text and will again be navigated to the cross reference text.

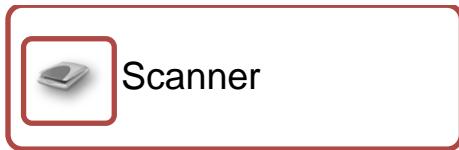
Icons



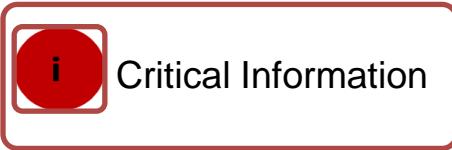
It is suggested that the readers familiarize themselves with these icons as they are used extensively in this document



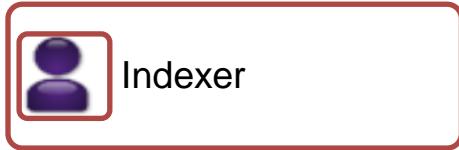
Notes



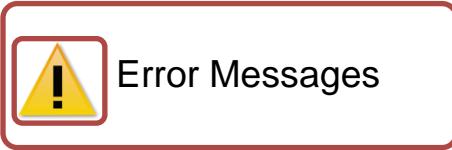
Scanner



Critical Information



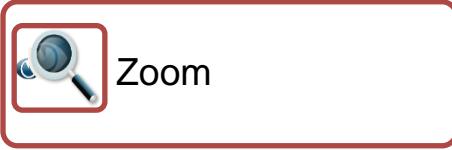
Indexer



Error Messages



Screenshot



Zoom



Quality Checker



Process



Approver



Data Entry Operator



Business Rules



Acronyms

HO	• Head Office
CPC	• Central Processing Center
PLI	• Postal Life Insurance
IP	• India Post
RPLI	• Rural Postal Life Insurance
HoD	• Head of Department
PMG	• Post Master General
PO	• Post Office
OCR	• Optical Character Reader
ECMS	• Enterprise Content Management System
UI	• User Interface
PSWD	• Policy Servicing Work Desk
DOC	• Disbursing Officer's Certificate



Section 1: Introduction to Loan

1.1 Loan: An Overview

Loan clause of the PLI/RPLI policies allow the customer to get a low interest loan from India Post using the existing policy as collateral. Loan is approved for applied amount if all the eligibility criteria are met.



(Refer to Rule 59 of POLI RULES – 2011)

1.2 Loan Eligibility Criteria

Loan feature is available for the insurance product against which the loan is to be taken.

The maximum loan amount must not be more than 90% of the Admissible Surrender Value.

The policy against which the loan will be taken should be free from encumbrances or assignments.

The mandatory documents submitted by customer are verified as authentic.



(Refer to Rule 59 of POLI RULES – 2011)

1.3 Admissible Surrender Value for Loan

Product Type	Product Name	Duration of Policy	% of Admissible Surrender Value
Whole Life Assurance (WLA)	■ Suraksha ■ GramSuraksha	More than 4 to 7 Years	60%
		More than 7 to 12 Years	80%
		More than 12 Years	90%
Endowment Assurance (EA) and Convertible Whole Life Assurance (CWLA)	■ Santosh ■ Gram Santosh ■ Suvidha ■ Gram Suvidha	More than 4 to 7 Years	60%
		More than 5 to 10 Years	80%
		More than 10 Years	90%
	■ Yugal Suraksha		

(Refer to Rule 59 of POLI RULES – 2011)

1.4 Loan Products

PLI/RPLI	Product Name	Product Type	Eligible for Loan	Policy Age Caveat
PLI	Suraksha	Whole Life Assurance	Y	Premium payment of 4 years minimum
PLI	Santosh	Endowment Assurance	Y	Premium payment of 3 years minimum
PLI	Suvidha	Convertible Whole Life Assurance	Y	Premium payment of 4 years minimum
PLI	Yugal Suraksha	Joint Life Assurance	Y	Premium payment of 3 years minimum

PLI/RPLI	Product Name	Product Type	Eligible for Loan	Policy Age Caveat
RPLI	Gram Suraksha	Whole Life Assurance	Y	Premium payment of 3 years minimum
RPLI	Gram Santosh	Endowment Assurance	Y	Premium payment of 3 years minimum
RPLI	Gram Suvidha	Convertible Whole Life Assurance	Y	Premium payment of 3 years minimum



(Refer to Rule 59 of POLI RULES – 2011)

1.5 Loan Issue Process

The insured submits a duly filled and signed Loan application along with the required documents at the branch.

The loan application is indexed, and a Request ID is generated following which all documents are sent to the CPC.

The CPC Approver will then check and verify the eligibility and admissibility of the loan based on the eligibility criteria.

The application is then forwarded to the Post Master General (PMG) or Head of Division (HoD) concerned for final approval.

The customer collects his Loan amount from the branch where it is disbursed.



The insured can also directly submit the application to the PMG or the concerned HoD.

1.6 Loan Sanction

Loan is sanctioned for the applied amount if the eligibility criteria are met.

The insurance policy is assigned to the President of India until such time as the loan is fully paid up.

The loan bond and the policy document are kept in the safe custody at the CPC.

The Loan issue results in reduction of the paid-up value of the policy with the amount paid, while the policy continues to be active and in force.

Policy Details

Product Name: Suraksha

Issue Date: 25/11/2000

Policy Active: 12 years

Surrender Value: Rs14,000

Loan Scenario

Loan Date: 27/11/2012

Surrender Value = Rs.12, 600

Min Loan Amount: Rs. 1000.

Eligible Loan Rs 1000 to 12600



In this scenario the Policyholder is eligible for a Loan amount between Rs.1000 and Rs.12600.

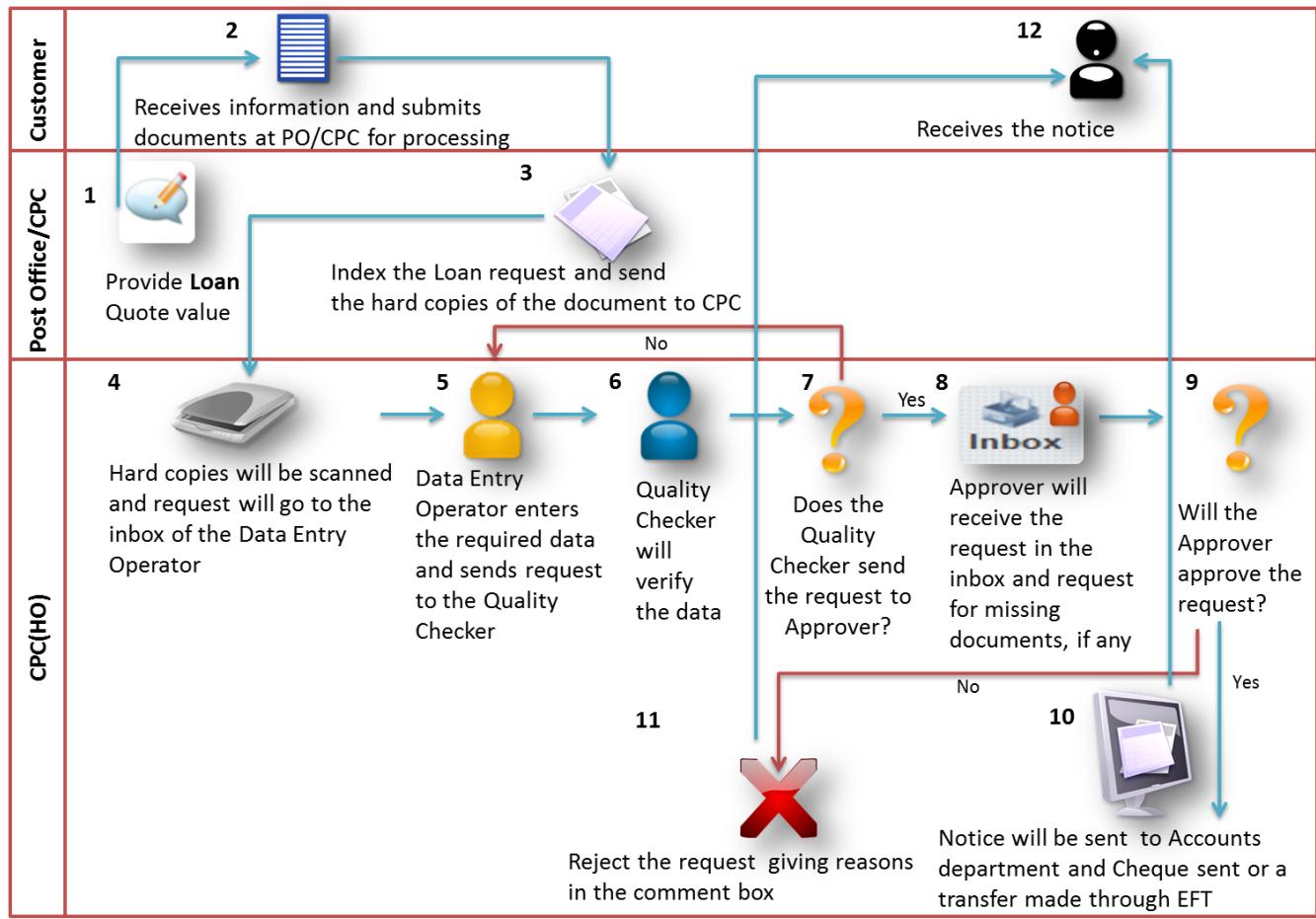
1.7 List of Mandatory Documents for Loan

- Duly Filled Deed of Assignment in Favor of President of India**
- Policy Bond Document**
- Premium Receipt Book (in case of cash policy)**
- Loan Repayment Receipt Book (in case of second or subsequent loan)**
- Disbursing Officer's Certificate (DOC) for the last six months for deduction of premium (in case of pay recovery policy)**



(Refer to Rule 59 of POLI RULES – 2011)

1.8 Loan Process Flow



(i) The numbers indicate the sequence of steps within the process. (i) Steps 1 and 3 are common for PO and CPC
 → Expected path → Alternate path

Section 2: Getting Started with PSLD

The McCamish application can be accessed from any India Post (IP) workplace. All users must login using their credentials. These credentials consist of a user name and a password.

2.1 Login



Users must login to the application in the following manner.

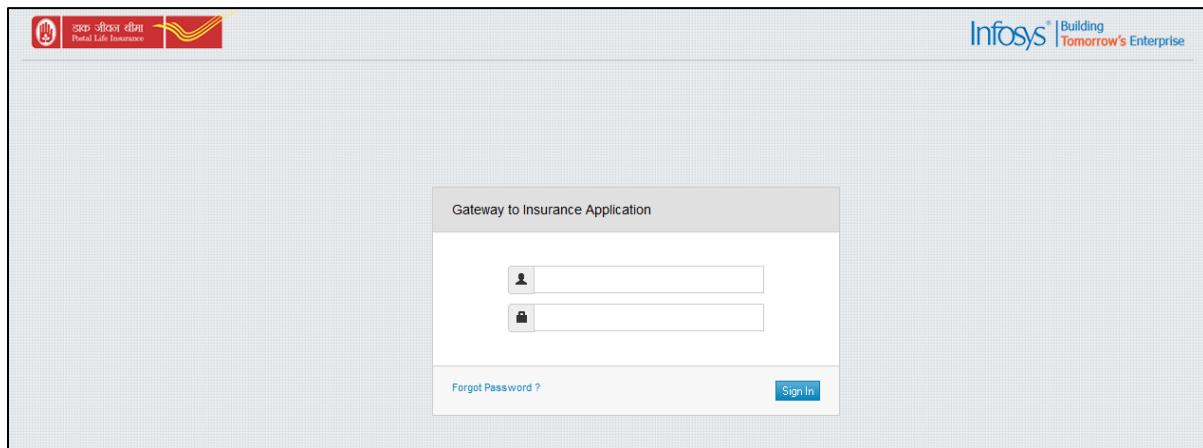
Step 1:  Enter User Name.

Step 2:  Enter Password.

Step 3:  Click the Sign In button.



The screenshot below shows the Login screen.



The screenshot shows the login interface for the 'Gateway to Insurance Application'. At the top, there are the India Post and Infosys logos. The main area has two input fields: one for 'User Name' (with a person icon) and one for 'Password' (with a lock icon). Below these fields are 'Forgot Password?' and 'Sign In' buttons.

Login Screen



Any user who logs in for the first time would be able to change the password.
The user name and the passwords are case sensitive.



Never disclose your user name and password to anyone.



2.2 The Dashboard



The screenshot below shows the Dashboard.

The screenshot displays the India Post - Postal Life Insurance Dashboard. At the top, there is a navigation bar with the India Post logo, a search bar, and links for Home, User Profile, and Help/FAQ. On the right side of the header, there is a signout link and the Infosys logo with the tagline "Building Tomorrow's Enterprise". Below the header, the dashboard is divided into several sections:

Category	Icon	Description
PRODUCT INFORMATION		Product Information
POLICY SEARCH		Allows user to search policies, view its history and summary
SERVICE REQUEST INDEXING		Allows users to index policy servicing requests
QUOTE		Allows user to generate quotes for policy related financial alterations
COLLECTION		Allows user to collect premiums, loan or any miscellaneous charges for Proposals and Policy
REPORTS		Allows user to request, generate and view reports related to business
PENDING DISBURSEMENT		Pending Disbursement.
CUSTOMER SEARCH		Customer Search.

The Dashboard



The **Service Request Indexing** icon will be used by the Indexers whereas the Data Entry Operators, the Quality Checkers and the Approvers will use the **Inbox**.

Given below is a detailed and graphic representation and explanation of the Dashboard elements.



Product Information

- Users must click on the **Product Information** button to find the complete listing of PLI and RPLI products of India Post.



Policy Search

- Users must click the **Policy Search** button to search for any existing or newly indexed policy of India Post.



Service Request Indexing

- Users must click the **Service Request Indexing** icon to log a new customer request.



Quote

- Users must click the **Quote** icon to generate a quote for any customer request.



Collection

- Users must click the **Collection** icon to access the Collection, Billing and Disbursement activities of India Post.



Reports

- Users must click the **Reports** icon to access the reports generated by the system.



Pricing Disbursement

- Users must click the **Pending Disbursement** button to access the pending disbursement activities screen.

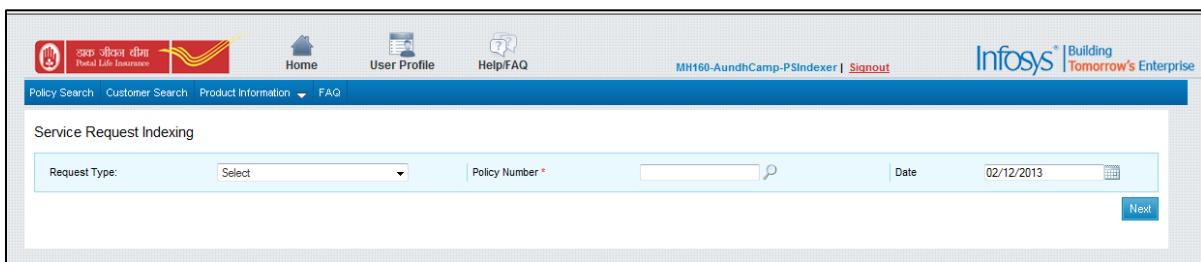


Customer Search

- Users must click the **Customer Search** button to search for any existing or newly indexed customer of India Post.



The screenshot below shows the Service Request Indexing screen.



The screenshot displays the "Service Request Indexing" page. At the top, there is a navigation bar with links for Home, User Profile, Help/FAQ, Policy Search, Customer Search, Product Information, FAQ, and a signout link. The main content area is titled "Service Request Indexing". It features several input fields: "Request Type" (dropdown menu), "Policy Number" (text input field with a magnifying glass icon), "Date" (date picker), and a "Next" button. The Infosys logo is visible in the top right corner.

Service Request Indexing

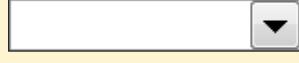
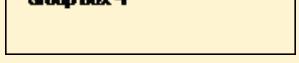
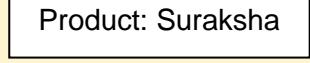
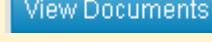
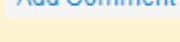


2.3 User Interface Elements



The users must enter required information in the application through the available elements on the screen. The table below lists the most common screen elements.

Frequently Used Screen Elements

Element	Description
	The drop-down box has a number of values in the list. Users must click the arrow to open the drop-down and select the required value.
	The user must enter the required value in the text entry field box.
	The user must click the Calendar icon to enter the required date for any month or year. A separate pop-up is displayed when the icon is clicked.
	The user must select the Checkbox icon to select a value. On click, the icon changes to  .
	The non-editable display fields and the values cannot be changed. Values entered in other screens or ones generated by the system are displayed here.
	The user must select the Radio button to select a value. On click, the icon changes to  .
	The Search button is an action button whose name signifies its function. The user must enter the search value in the field and click the button to complete the process.
	The View Documents button is an action button and the user can view the scanned documents.
	The user must click the Submit button to submit details that are entered.
	The user must click the Add Comments button to add comments.
	The user must click the Cancel button to cancel the changes.

Section 3: Processing at Post Office

3.1 Quote Loan Value



Loan quote for a policy on a requested date can be generated at the PO level. A copy of the quote can be given to the customer for their information. ([Refer to Rule 59 of POLI RULES – 2011](#))



To access Quote Screen, the Indexer must perform the following steps. Collect policy details from customer before starting.

Click **Quote** Icon on Dashboard.

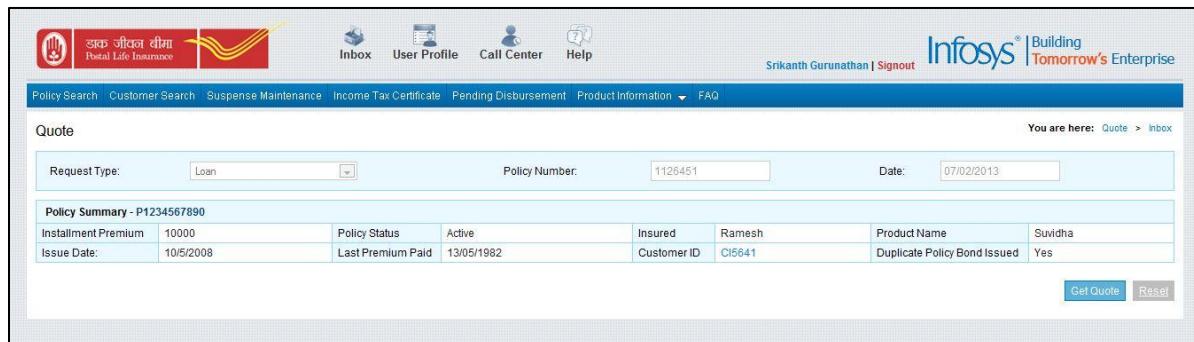
Select **Loan** from Request Type drop-down. menu.

Enter **Policy** number.

Enter the appropriate **Date**.



The screenshot below shows the Quote screen.



Policy Summary - P1234567890							
Instalment Premium	10000	Policy Status	Active	Insured	Ramesh	Product Name	Suvidha
Issue Date:	10/05/2008	Last Premium Paid	13/05/1982	Customer ID	C15641	Duplicate Policy Bond Issued	Yes

Loan Quote Screen



If the policy number is not available, then user must search for the policy by some other customer details like name or address.



Click **Policy Search.**

Enter Customer details.

Click **Search.**



The screenshot below shows the Policy Search screen.

Policy Search Screen



The policy summary page is displayed. Get Quote will take user to the Quote Screen.

Click **Next.**

Click **Get Quote.**



The screenshot below shows the Get Quote screen.



The screenshot shows the 'Quote' section of the website. It displays a policy summary for P1234567890. The summary includes fields such as Request Type (Loan), Policy Number (1126451), Date (07/02/2013), Policy Status (Active), Insured (Ramesh), Product Name (Suvidha), and Customer ID (CI5641). Buttons for 'Get Quote' and 'Reset' are visible at the bottom.

Loan Get Quote Screen



Quote value, which is the net amount disbursed to the customer, will be displayed below. This can be communicated by the user to the customer. The Quote amount will be generated in form of PDF, which will be given to the customer.

Quote Screen Error Messages

Sr. No.	Validation Condition	Message
1	Policy Loan not allowed on Product type.	Policy Loan is not allowed on the Product selected. Loan quote should not be generated.
2	Policy is assigned	Policy Loan is not allowed on an assigned policy. Loan quote will be generated with unavailable status.
3	Loan already taken on this policy.	A new policy Loan cannot be issued unless the active loan is fully repaid. Loan quote will be generated with unavailable status.
4	One year not completed after previous full loan repayment.	New Policy Loan cannot be issued unless previous loan repayment has completed one year. Exceptional Approval mandatory. Loan quote will be generated with unavailable status.
5.	Invalid Policy Duration, Policy term less than 3 years.	Policy loan is currently not available on the Policy selected. Loan quote will be generated with unavailable status.
6.	Policy Loan should be available on Active Premium and Paid Up Policy Status	Policy loan cannot be processed on current Policy Status. Loan quote should not be generated.



The customer has to submit the documents before the next process can be



initiated.

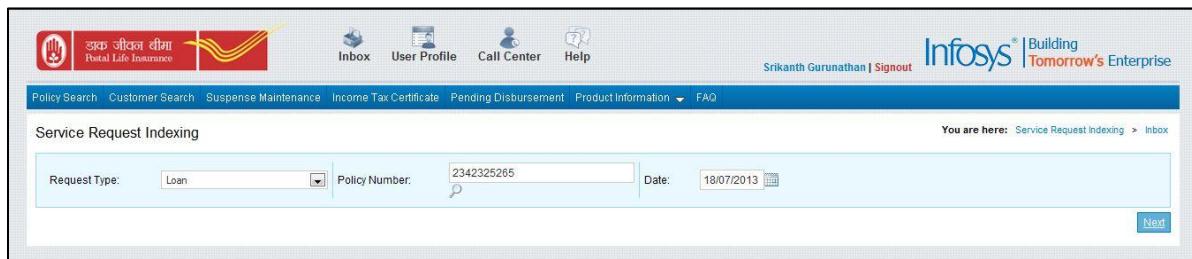
3.2 Indexing the Request



Request Indexing menu allows the user to index the request and forward it to the respective CPC for further processing.



The screenshot below shows the Service Request Indexing screen.



A screenshot of the 'Service Request Indexing' screen. At the top, there's a header bar with the India Post logo, navigation links for 'Inbox', 'User Profile', 'Call Center', and 'Help', and the Infosys logo. Below the header, a blue navigation bar contains links for 'Policy Search', 'Customer Search', 'Suspense Maintenance', 'Income Tax Certificate', 'Pending Disbursement', 'Product Information', and 'FAQ'. The main content area is titled 'Service Request Indexing'. It features input fields for 'Request Type' (set to 'Loan'), 'Policy Number' (containing '2342325265'), and 'Date' (set to '10/07/2013'). A search icon is positioned between the policy number and date fields. A 'Next' button is located at the bottom right of the search bar. The status bar at the bottom indicates the user is at 'Service Request Indexing > Inbox'.

Service Request Indexing Screen





To access Request Indexing, the Indexer must perform the following steps:

Click **Service Request Indexing** icon on Home Page.

Select **Loan** from Request Type drop-down list.

Enter the policy number and current date.

Click Next.



If the policy number is not available, then user must click **Search** for the policy by giving some other customer details like name or address.



The screenshot below shows the Policy Search screen.

Policy Search
 SELECT VALUES

Customer ID:
UID:
Insured:

Insured DOB:

Insured PAN Number:
Plan Name:

Plan Code:
Policy Status:
select
PO Code:

Policy Number:
Premium Amount:

Sum Assured:

Circle code:
Agent ID:

Pincode:

Father's Name:
Passport Number:

Driving License Number:

Search Result

Showing 1 to 10 of 20 entries Search:

Policy Number	Insured Name	Date Of Birth	Age	Sex	Product Name	Policy Commencement Date	Maturity Date of the Policy	Premium Installment Amount	Frequency	Policy Owner Name
1126470	Ramesh Sharma	13/05/1982	30	Male	Suvidha	12/10/1998	12/10/2018	7000.00	Monthly	Suresh Sharma
1126470	Ramesh Sharma	13/05/1982	30	Male	Suvidha	12/10/1998	12/10/2018	7000.00	Monthly	Suresh Sharma
1126470	Ramesh Sharma	13/05/1982	30	Male	Suvidha	12/10/1998	12/10/2018	7000.00	Monthly	Suresh Sharma
1126470	Ramesh	13/05/1982	30	Male	Suvidha	12/10/1998	12/10/2018	7000.00	Monthly	Suresh

Policy Search Screen





The screenshot below shows the Loan Request Indexing Screen.

Loan Request Indexing Screen



Request Indexing screen will populate Policy Summary section and Existing Request Summary section where the user can see previous open policy request history.



Check Request Type to be same as selected in the previous screen. Click the **Action** icon to view the request history. Then, click **Submit**.



Once the request is submitted a Ticket Number is generated and Indexer must give it to the customer for future reference. Collect the mandatory documents from customer to forward to CPC.



An acknowledgement slip with the Ticket Number is generated for document scanning purposes. One copy of the slip is given to the customer and another copy is put over the request documents as a covering.



The Indexer must check the documents for the following:

Loan request form is dully filled and signed.

Written matter is legible and readable.

All mandatory documents are attached to the form.

Barcode printed slip is attached as a cover to the documents.



Indexed request will be reflected in the Inbox of tasks for Data Entry Operator.



The table below lists the error messages displayed on clicking the **Submit** button



on the Indexer screen.

Indexing Screen Error Messages

Sr. No.	Validation Condition	Message
1	Policy Loan not allowed on Product type.	Policy Loan is not allowed on the Product selected.
2	Policy is Assigned.	Policy Loan is not allowed on an Assigned policy.
3	Loan already taken on this policy.	A new policy Loan cannot be issued unless the active loan is fully repaid.
4	One year not completed after previous full loan repayment.	A New Policy loan cannot be made unless previous loan repayment has completed one year. Warning Message Exceptional Approval Mandatory
5.	Invalid Policy Duration, Policy term less than 3 years.	Policy loan is currently not available on the Policy Selected.
6.	Policy Loan should be available on Active Premium and Paid Up Policy Status.	Policy loan cannot be processed on current Policy Status.

Indexing Screen Data Elements

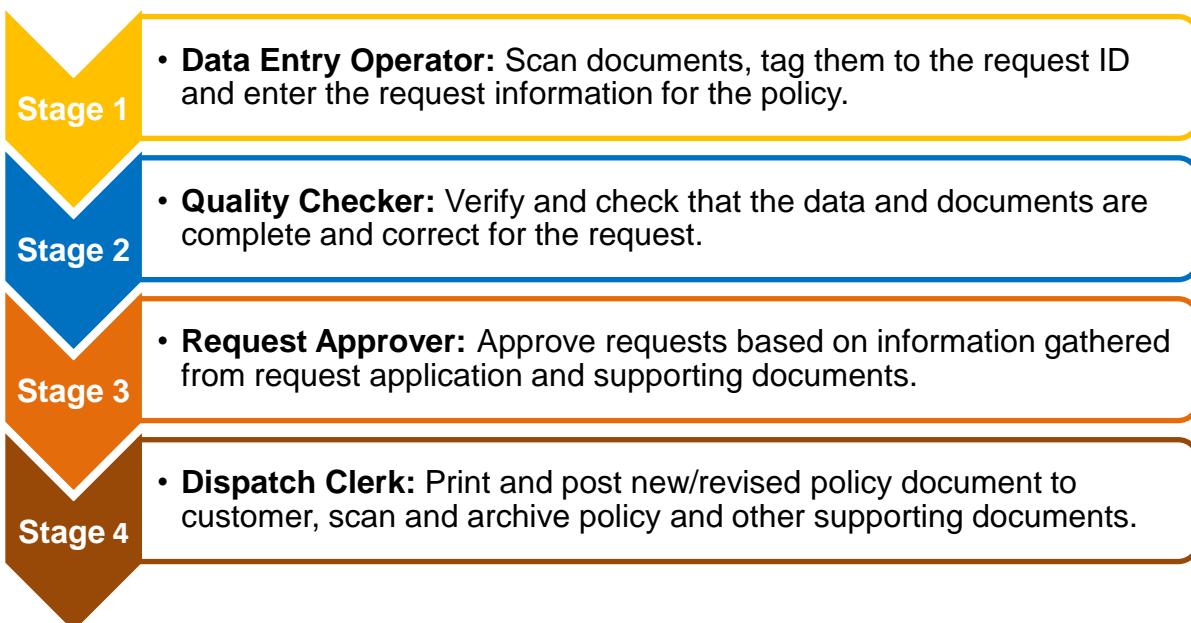
Fieldname	Field Description
Date	It allows the user to enter the date when the request is submitted.
Policy Number	It allows the user to enter the Policy number for which the request is to be submitted.
Request Type	It allows the user to select the Request Type from a drop-down menu.
Next	It allows user to go to the next screen.
Submit	It allows the user to submit the request for further processing and generating ticket ID.

Section 4: Processing at CPC

4.1 Introduction

Loan requests from the PO are forwarded to CPC for further processing.

-  The Data Entry Operator enters the Loan request in the system using the scanned documents and makes it ready for a Quality Check and later Approval.
-  These activities are carried out only after the paper documents are received at the CPC through postal dispatch.
-  The paper documents are scanned and tagged to the policy before the information is entered in the system.
-  The Loan request is processed at the CPC by different roles given below with specific tasks in the following stages. Each role forwards the request for further processing to the next entity.



4.2 Scanning Documents Using the ECMS



The scanning process begins at the PO where all documents collected for the day are bundled and sent to CPC. This process is common for all types of requests and proposals sent to the CPC.

The bundles are marked with with the Office Code + Date + Packet Number.

A list of all types of service requests is attached to the bundle.

The status of the proposal is updated as Pending for Scanning by the McCamish system.

The documents are physically dispatched to the respective CPC.



The Counter clerk prints two copies of the Acknowledgment Receipt on the receipt stationery. One copy is given to the customer and the other copy is affixed on the blank A4 size paper.



The documents are scanned at the CPC by performing the steps below.

The clerk at CPC ticks the serial list of service requests received with bundle to check missing set of documents, if any.

Adds appropriate separator sheets between and within the set of documents.

Scans documents and saves images labeled as per the scanners naming convention on to the local desktop.

Checks images for clarity and confirms that all documents are scanned.



Separator sheets allow the ECMS system to separate each page based on request type and supporting document category. These sheets are reusable, as are the barcodes printed on them.



The scanned documents to the policy or the request by performing the steps below.

Logs in to ECMS and provides same bundle number as received from branch on to the system.

Virtual scans (vScan) the document images to DataCap (ECMS scanning software) server.

Data Entry Operators identify the pages as per the separator sheets.



DataCap web service must be pre-installed on each Desktop.



The Desktop operator will also be allowed to perform operations such as page identification and verification on the other batches while documents get uploaded in the background.

4.3 Data Entry Process



The Data Entry operator must click on his Inbox on the Dashboard ribbon to access their Data Entry Inbox. The inbox will have a list of the service requests awaiting data entry.

Data Entry Operator has the following access and decision levels:

Submit

- Allows the user to forward the request to the Quality Checker level and request status will change to pending for quality check.

View Documents

- Allows the user to view scanned documents tagged to a policy.

Add Comments

- Allows the user to note any additional information on the request.

Request History

- Allows the user to view the history of all stages of the particular request.

Cancel

- Allows the user to cancel the request. On Cancel, the screen would be cancelled, and no action is required at screen level.

The screenshot below shows the Data Entry Operators Inbox screen.

Inbox Result									
Showing 1 to 10 of 87 entries									
Select	Request ID	Customer ID	Policy No / Proposal No	Request Type	Request Status	Request Date & Time	Request Owner	Action	
<input type="checkbox"/>	1255	C35435	1126452	Complaint/Suggestion/Grievance	Pending	13/05/1982	Suvidha	View History	Add Comment
<input type="checkbox"/>	12346	C35435	1126451	Undo/Redo Approver	Completed	13/05/1982	Suvidha	View History	Add Comment
<input type="checkbox"/>	12346	C35435	1126451	Undo/Redo Dataentry	Completed	13/05/1982	Suvidha	View History	Add Comment
<input type="checkbox"/>	12346	C35435	1126451	Pending Disbursement Cash Approver	Completed	13/05/1982	Suvidha	View History	Add Comment

Inbox Page for Data Entry Operator





The Data Entry Operator must click the loan request directly from the Inbox. The reserved request assigned to the Data Entry Operator will be visible in the Inbox of the Data Entry Operator.



This will open the Policy Summary and Loan Request Data Entry screen.



The screenshot below shows the Loan Process screen for Data Entry.

Loan Process Screen for Data Entry



The Data Entry Operator can only enter the required information in the Loan process screen. Only the Quality Checker and the Approver can request for missing information or documents.



The Data Entry Operator must read the customers Loan application and record customer request details.

Loan Process Screen Data Elements

Field Name	Field Description
Loan Process Section	
Apply Loan Amount	Loan amount entered should be in multiples of 100. If the loan amount in application form is not in multiples. Of hundred's, system will not be able to accept the application.
Processing Charges	Processing charges cannot be greater than 'apply loan



	<p>amount'.</p> <p>Processing charges if any will be deducted from the loan amount by default whenever any charges need to be waived a free text needs to be there to enter the reason. Currently, Processing charge is not applicable in PLI/RPLI Loan.</p>
Net Loan Amount	Apply Loan Amount (less) Processing Charges (is equal to) Net Loan Amount.
Repayment Type	On selecting of the Standing order option, the following fields shall be enabled: <ul style="list-style-type: none">• Bank Account Number• IFSC Code
Disbursement Amount	This field enables the user to disburse part of the applied Loan at a given time. Disbursement amount can be less than the 'Apply Loan Amount'.
Disbursement Method	The following disbursement methods are allowed <ul style="list-style-type: none">• Cash• Cheque <p>Cheque is the default value. The Cash option can be chosen only if the Loan Applied amount is equal or less than Rs.20,000</p> <p>Error Message: The Cash option is not available for the Applied loan amount.</p>
Loan Application Date	The field displays the date on which application is received.
Loan Reason	Select reason from the drop-down list.
Repayment Schedule Section	

Repayment Frequency	Choose Monthly/Quarterly/Half-Yearly/Yearly from drop-down list.
Repayment Term	This is a number field.
Number of Payments	This is a number field.



The Data Entry Operator must follow the below steps to enter the loan request in the system using the scanned documents for customer details.



Refer to the table above to enter the information in the accepted format.

Enter the loan amount in **Apply Loan Amount** field.

Enter the processing charge amount in the **Processing Charges** field and total loan amount in the **Net Loan AMount** field.

Select the repayment type by selecting from the **Repayment Type** drop-down list.

Select **Disbursement** type from the **Disbursement Amount** drop-down list.

Enter the loan application date by selecting the date from the calender in the **Loan Application Date** field.



Next perform the following steps in the Loan screen for Data Entry Operator:

Select the reason from the **Loan Reason** drop-down list.

Enter the Disbursement amount in the **Disbursement Amount** field.

Select the **Repayment Frequency** from the drop-down list.

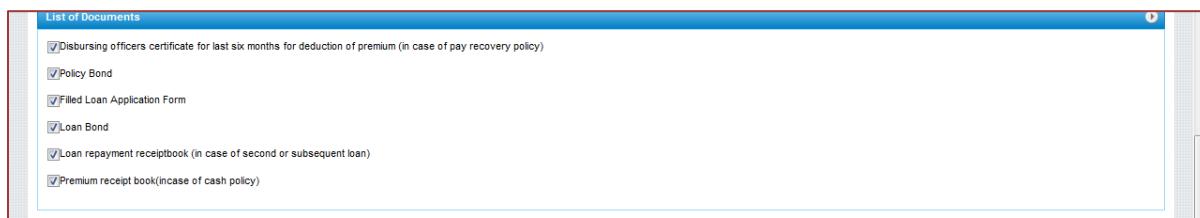
Enter the repayment term in months in the **Repayment Term** field.

Enter the number of payments and click **Continue**.

This displays the List of Documents section in the Loan screen for Data Entry Operator.



The screenshot below shows the List of Documents section in the Loan screen for Data Entry Operator.



List of Documents	
<input checked="" type="checkbox"/>	Disbursing officers certificate for last six months for deduction of premium (in case of pay recovery policy)
<input checked="" type="checkbox"/>	Policy Bond
<input checked="" type="checkbox"/>	Filled Loan Application Form
<input checked="" type="checkbox"/>	Loan Bond
<input checked="" type="checkbox"/>	Loan repayment receiptbook (in case of second or subsequent loan)
<input checked="" type="checkbox"/>	Premium receipt book(in case of cash policy)

List of Documents Section



The Data Entry Operator must check only those checkboxes for which the documents have been received from the customer.



The Data Entry Operator must refer to old history of the request and also confirm available supporting document status.

Tick the documents **Checkbox**.

Click **Request History** to view previous request details.

Click **View Documents** to open the scanned documents attached with the policy.

Click **Submit**.

The request will now go to the Quality Checker's Inbox. The status of the work request is now Pending Quality Check.

Mandatory Document Validation

Field Name	Field Type	Mandatory	Validations
Filled Loan Application Form	Check Box	Yes	If this option is not selected, Loan Application receipt cannot be printed. Error: Loan application form not found.
Premium receipt book (incase of cash policy)	Check Box	No	If this option is not selected, Loan Application receipt cannot be printed. Error: Premium receipt book form not found.
Disbursing officers certificate for last six months for deduction of premium (incase of pay recovery policy)	Check Box	No	If this option is not selected, Loan Application receipt cannot be printed. Error: Disbursing officer's certificate not found.
Loan repayment receipt book (incase of second or subsequent)	Check Box	No	If this option is not selected, Loan Application receipt cannot be printed. Error: Loan repayment receipt book not found.

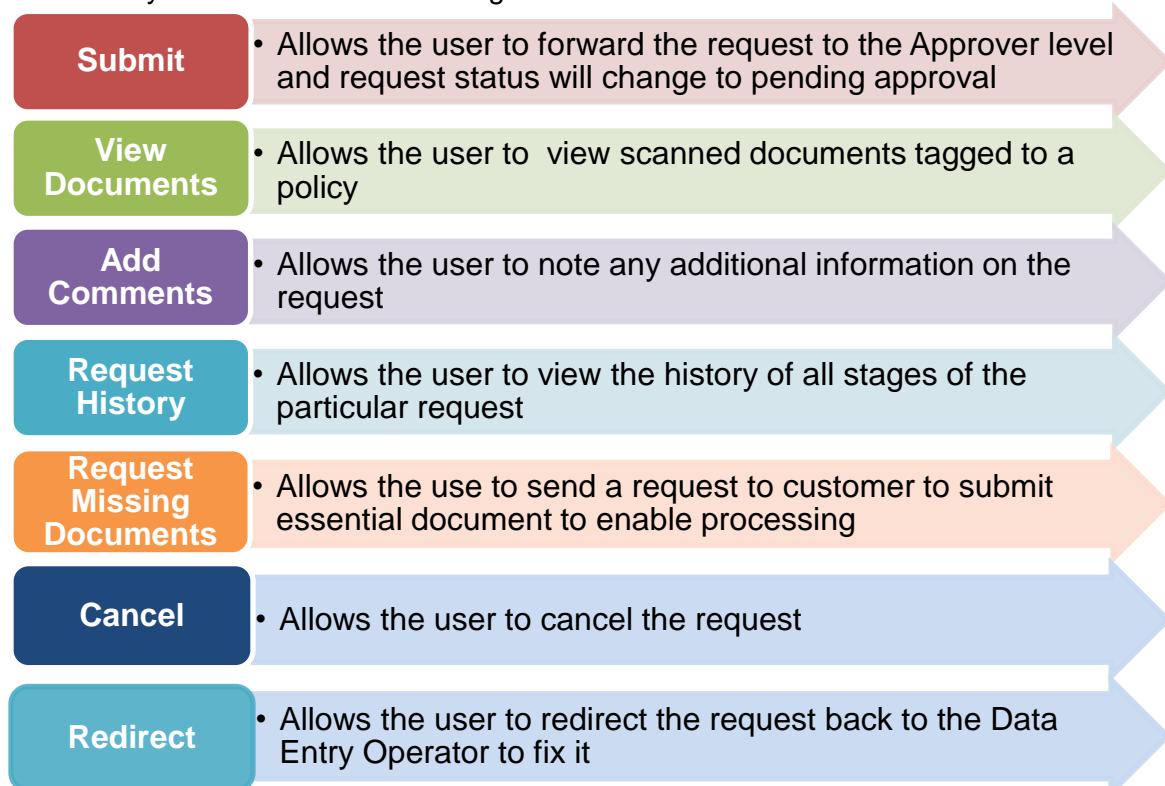
loan)			
Loan Bond	Check Box	Yes	If this option is not selected, Loan Application receipt cannot be printed. Error: Loan Bond not found.
Policy Bond	Check Box	Yes	If this option is not selected, Loan Application receipt cannot be printed. Error: Policy Bond not found.

4.4 Quality Check Process



The Quality Checker must verify Information for correctness and completeness. Requests with missing or pending information, missing or additional documents, will be sent back to Data Entry Operator

The Quality Checker has the following access and decision levels:





The Quality Checker must follow the below steps to acquire the Loan Request submitted by the Data Entry Operator in his Inbox. The ticket ID appears as a hyperlink in the Inbox of the Quality Checker.



This will open the Loan Process screen, however, the Policy Summary, Quote, List of Documents section, will be read-only for the Quality Checker. Loan process screen will be editable. The Quality Checker will see the data entered by Data Entry Operator as pre-populated.



The Quality Checker must check every bit of information on screen from the scanned documents and also check their correctness at the same time.



The screenshot below shows the Loan Process screen.

Request Type:	Loan	Ticket No.:	PSLON0000023699	Policy Number :	0000000016940	Date	15/11/2013
Policy Summary -0000000016940							
Installment Amount	664.00	Policy Status	Active	Insured	fat	Product Name	Suraksha
Issue Date	15/11/2009	Premium Paid Till	30/11/2013	Customer ID	14459	Duplicate Policy Bond Issued:	No
Quote							
Description	Amount						
Loan Interest Rate	10% *						
Surrender Value	5607						
Maximum Loan Amount	3300						
Minimum Loan Amount	1000						
Loan Status	Available						
*Displayed rate of interest is applicable annually							
Loan Process							
Apply Loan Amount	3000	Loan Application Date	15/11/2013				
Processing Charges	0	Loan Reason	Children				
Net Loan Amount	3000.00						
Repayment Type	Cash						
Disbursement Type	Cash						

List of Documents				
<input checked="" type="checkbox"/> Disbursing officers certificate for last six months for deduction of premium (in case of pay recovery policy) <input checked="" type="checkbox"/> Policy Bond <input checked="" type="checkbox"/> Filled Loan Application Form <input checked="" type="checkbox"/> Loan Bond <input type="checkbox"/> Loan repayment receiptbook (in case of second or subsequent loan) <input type="checkbox"/> Premium receipt book(in case of cash policy)				
Request Missing Documents				
Document Name	Document Request Date	Status	Received Date	Add New [+]
-Select-	20/12/2013	Pending		<input type="button" value="Delete"/>
<input type="button" value="Submit"/> <input type="button" value="Redirect"/> <input type="button" value="View Documents"/> <input type="button" value="Request Missing Documents"/> <input type="button" value="Add Comments"/> <input type="button" value="Request History"/> <input type="button" value="Cancel"/>				

Loan Process Screen



 If major changes are required in the request, Quality Checker can click on Redirect button to get a pop up asking for confirmation to redirect the request to the data entry level

 The status of the work request will show Redirected Incomplete Information. Necessary comments can be added in the text box.

 The **Quality Checker** must order any missing documents if any. Follow the steps given below from the Request Missing Documents section.

Select document from **Document Name** drop-down list from Document Missing Section.

Enter the document request date from the **Calendar** icon.

Click **Request Missing Documents**.

Select the status as **Pending** from the **Status** drop-down list.

Click **Submit**.

 The status of the work request will show Pending Missing Requirements. Necessary comments can be added in the text box.

 The status of the work request is now Pending Approval.

4.5 Approval Process



The Request Approver must verify Information for correctness and completeness and then approve the request. The request result will reflect in the Dispatch clerk's **Inbox**.

The Request Approver has the following access and decision levels:

Redirect

- Allows the Approver to redirect the case to the Data Entry Operator for Missing Requirements

Approve

- Allows only the Approver to approve the Loan request. Loan event will be generated and disbursement flow is initiated by the system. Customer will be informed of the decision

Reject

- Allows the approver to reject the request either if the customer has withdrawn the request or any other reason. Customer will be informed of the decision

View Documents

- Allows the user to view scanned documents tagged to a policy

Request Missing Documents

- Allows the user to send a request to customer to submit essential document to enable processing

Add Comments

- Allows the user to note any additional information on the request

Request History

- Allows the user to view the history of all stages of the particular request.

Cancel

- Allows the user to cancel the request



The Approver has the most responsibility in the Loan processing activity.

The Approver performs the following tasks on the work request:

The data entered by financial transaction data entry person is checked by the Financial Transaction Approver.

The Approver checks financial eligibility of the applicant.

The Approver checks the assignment status of the applicant.

The Approver approves or rejects the loan application.



The Request Approver has the same Loan Process screen however the fields are editable for the Request Approver. But the Policy Summary and List of Documents section, will be read only for the Request Approver



The Approver also picks his tasks for the day from the **Inbox**, just as the Quality Checker.

Click **Inbox**.

Select the check-box against the **Policy Number** which has loan request pending in **Inbox**.

Reserve the request by clicking the **Reserve** button.

Click on the **Reserve** from the Status drop-down list.

Click the **Policy Number Hyperlink** to access the Loan Request.



The screenshot below shows the Loan Approver screen.

Request Type: Loan Ticket No: PSLON0000023713 Policy Number: 000000016982 Date: 28/11/2013

Policy Summary -000000016982

Installment Amount	479.00	Policy Status	Active	Insured	fir	Product Name	Suraksha
Issue Date	25/11/2009	Premium Paid Till	30/11/2013	Customer ID	14492	Duplicate Policy Bond Issued:	No

Quote

Description	Amount
Loan Interest Rate	10% *
Surrender Value	4287
Maximum Loan Amount	2500
Minimum Loan Amount	1000
Loan Status	Available

*Displayed rate of interest is applicable annually

Loan Process

Apply Loan Amount	1000	Loan Application Date	28/11/2013
Processing Charges	0	Loan Reason	Children
Net Loan Amount	1000.00		
Repayment Type	Cash		
Disbursement Type	Cash		

Disbursing officers certificate for last six months for deduction of premium (in case of pay recovery policy)

Policy Bond

Filed Loan Application Form

Loan Bond

Loan repayment receiptbook (in case of second or subsequent loan)

Premium receipt book(incase of cash policy)

Request Missing Documents

Document Name	Document Request Date	Status	Received Date	Add New [+]
Select	20/12/2013	Pending		Delete

Loan Approval

Apply Loan Amount	1000
Processing Charges	0
Net Loan Amount	1000

Buttons: Redirect, Approve, Reject, View Documents, Request Missing Documents, Add Comments, Request History, Cancel

Approver Screen



The Request Approver must check every document for its correctness by looking at the scanned documents.



If major changes are required in the request, Request Approver can click the **Redirect** button to get a pop up asking for confirmation to redirect the request to the data entry level.



The status of the work item will show Redirected for Documents/Incomplete Information. Necessary comments can be added in the text box.



The View Documents will open the scanned documents attached with the policy.
To order any missing or additional documents

Select document from **Document Name** drop-down list.

Enter Document Request **Date**.

Click **Request Missing Documents**.



To reject the Loan request, the approver must click the **Reject** button. The status of the work request is now rejected.



To approve the request Approver must click the **Approve** button. The status of the work item is now Approved.



This will open Loan Approval section. This will be read only displaying the applicable loan charges, waive loan charges and net loan amount payable. However the waive loan charges checkbox can be edited to check or uncheck. On check, loan charges will not be deducted and will show the adjusted net loan amount payable.



Glossary

Term	Definition
Logging in	Logging in is the process through which the user of an application is identified and authenticated.
User Profile	User profile is a collection of personal data associated to a specific user.
Policy Bond	Original Policy bond issued to the customer
Premium Receipt Book	Premium receipt book is considered as proof of premiums paid on the policy.
ID Proof	Valid ID proof of the customer.
EFT	Electronic Fund Transfer is a type of claim settlement option in which the amount will be credited to the customer's account.