

1. Objective

The **Home Loan RM Mobile Application** enables Relationship Managers (RMs) to capture and verify customer details during home loan sourcing. The app digitizes lead data collection, verification, and validation through system integrations with KYC, banking, and credit verification systems, ensuring faster and more accurate loan initiation.

2. Scope

The mobile application allows RMs to:

- Register or log in securely.
 - Capture **customer personal, employment, loan requirements, and property details**.
 - Perform **document uploads** (KYC, income proofs, property papers).
 - Verify **PAN, Aadhaar, Bank Account, and CIBIL** via system APIs.
 - Submit verified applications to the **Loan Origination System (LOS)**.
-

3. Target Users

- Relationship Managers (RMs)
 - Sales Managers (for monitoring)
 - System Administrators (for access control and user management)
-

4. Platforms

- **Android and iOS** (using React Native or Flutter)
 - Integrated with **central Loan Origination System (LOS)** via APIs
-

5. Modules Overview

Module	Description
1. RM Login & Authentication	Secure access for Relationship Managers

2. Dashboard & Customer List	View and manage leads or customer applications
3. Personal Information	Capture customer's personal details
4. Employment / Income Details	Capture employment and income-related details
5. Loan & Property Details	Record loan amount, property details, and purpose
6. Document Upload & KYC Verification	Upload and validate PAN, Aadhaar, and other documents
7. Bank Account Verification	Verify bank details via penny drop or API integration
8. CIBIL Check	Pull and display credit score from CIBIL
9. Application Review & Submission	Review, edit, and submit completed applications
10. Notifications & Status Tracking	Track loan application status
11. Admin & Configuration	Manage user access and master data (optional web module)

6. Detailed Functional Specifications

6.1 RM Login & Authentication

Description: Secure entry point for RMs.

Functions:

- Login using RM ID and password / SSO integration.
- OTP-based MFA (Mobile/Email).
- Forgot password / reset via OTP.
- Role-based access control (RM, Manager, Admin).

Validations:

- Mandatory RM ID and password.
- Password policy enforcement.
- Lockout after 5 failed attempts.

6.2 Dashboard & Customer List

Description: Displays customer applications handled by the RM.
Functions:

- View Active, In-progress, and Submitted Applications.
- Create New Customer Entry.
- Search by Name, Mobile Number, or Application ID.
- Filter by status or creation date.

Validations:

- Pagination and sorting support.
 - Only authorized data visible to RM.
-

6.3 Personal Information

Fields:

Field	Type	Validation
Full Name	Text	Mandatory, alphabets only
DOB	Date	Mandatory, Age > 18
Gender	Dropdown	Mandatory
Marital Status	Dropdown	Optional
Mobile Number	Numeric (10 digits)	Mandatory, format validation
Email ID	Text	Format validation
Address	Text	Mandatory
PIN Code	Numeric	6 digits
City / State	Dropdown	Mandatory

6.4 Employment / Income Details

Fields:

Field	Type	Validation
Employment Type	Dropdown (Salaried/Self-employed)	Mandatory
Organization Name	Text	Mandatory (if salaried)
Monthly Income	Numeric	Mandatory
Years in Job / Business	Numeric	Optional
Other Income Sources	Text	Optional
Total Annual Income	Auto-calculated	Derived

Integrations:

- Optional validation via income document OCR and parsing API.
-

6.5 Loan & Property Details

Fields:

Field	Type	Validation
Loan Type	Dropdown (Home Loan, Balance Transfer, Top-up)	Mandatory
Loan Amount Required	Numeric	Mandatory
Tenure (Years)	Numeric	Range: 1–30
Property Type	Dropdown (Flat, Plot, House, Under Construction)	Mandatory
Builder / Project Name	Text	Optional
Property Value	Numeric	Optional
Property Address	Text	Optional

Integrations:

- Integration with the **Project Finance / APF system** for builder-project validation.

6.6 Document Upload & KYC Verification

Supported Documents:

- PAN Card
- Aadhaar Card
- Address Proof (if different)
- Income Proof (Payslip, ITR)
- Property Papers

Functions:

- Upload via camera or gallery.
- OCR and auto-fill (optional).
- Real-time PAN/Aadhaar validation via:
 - **PAN Validation API (NSDL)**
 - **Aadhaar OTP-based eKYC API**

Validations:

- Mandatory PAN & Aadhaar.
- File type: JPEG, PNG, PDF.
- Max size: 5MB per file.

6.7 Bank Account Verification

Functions:

- Enter Bank Account Number, IFSC.
- API integration for:
 - Account Name Match.
 - Penny Drop Verification.

Validations:

- Numeric account number check.
- IFSC format validation.
- Verified flag set post successful match.

6.8 CIBIL Check

Functions:

- Initiate credit score fetch using PAN + DOB + Mobile.
- Display score, grade, and remarks.
- Store CIBIL reference number.

Integration:

- With CIBIL or Equifax via secure REST APIs.

Validations:

- PAN and DOB are mandatory before the API call.
 - Handle “No record found” gracefully.
-

6.9 Application Review & Submission

Functions:

- Show all captured data in summary format.
- Validate completeness (100% profile).
- Submit to the central LOS system.
- Generate a unique Application ID.
- Status updates: Draft → Submitted → In Verification → Approved/Rejected.

Validations:

- Mandatory section completion.
 - Confirmation pop-up before submission.
-

6.10 Notifications & Status Tracking

Functions:

- Push notification for status changes.
 - View application timeline.
 - Manager notifications for submitted cases.
-

6.11 Admin & Configuration (Optional Web Module)

Functions:

- Add/Edit RM users.
 - Master data setup (Cities, Loan types, etc.).
 - Access logs and audit trails.
-

7. Integrations Required

System	Purpose	Type	Direction
PAN Verification API (NSDL)	Validate PAN	REST	Outbound
Aadhaar eKYC API (UIDAI)	Validate Aadhaar	REST	Outbound
Bank Verification API	Verify the account holder's name	REST	Outbound
CIBIL/Equifax API	Credit check	REST	Outbound
LOS API	Submit a loan application	REST	Outbound
Notification Gateway	Push notifications	REST	Outbound

8. Non-Functional Requirements (NFRs)

Category	Requirement
Performance	API response ≤ 3 sec, page load ≤ 2 sec
Security	AES-256 encryption, JWT tokens for session
Availability	99.5% uptime
Scalability	Support 10,000+ concurrent users
Compatibility	Android ≥ 10, iOS ≥ 14
Data Storage	Encrypted SQLite (local) + Cloud sync
Compliance	RBI, UIDAI, Data Privacy & Security guidelines

9. API Requirements (Indicative)

- /auth/login
 - /customer/create
 - /kyc/verify-pan
 - /kyc/verify-aadhaar
 - /bank/verify
 - /cibil/check
 - /application/submit
 - /notification/send
-

10. Error Handling

Scenario	Message
Invalid PAN	“PAN number invalid. Please recheck.”
Aadhaar mismatch	“Aadhaar validation failed.”
Network issue	“Unable to connect. Please try again later.”
Server timeout	“Request timed out. Retry.”

11. Audit & Logs

- Track user actions (create/update/submit).
- Maintain timestamps, RM ID, and application ID for every transaction.
- Store error logs for failed API calls.

12. Future Enhancements

- Geo-tagging during customer visits.
- E-signature capture.
- Integration with CRM for lead tracking.
- In-app chat support for RMs.