

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).
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3. Target Users

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

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

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

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|---------------------------------------|--|
| 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.
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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.
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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.
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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.
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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.
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6.10 Notifications & Status Tracking

Functions:

- Push notification for status changes.
 - View application timeline.
 - Manager notifications for submitted cases.
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6.11 Admin & Configuration (Optional Web Module)

Functions:

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