

RBL Projects - Feature #263

Customer Onboarding Application Changes_RBL

04/04/2022 10:23 AM - Vijayakumar

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|---|----------------------------------|
| Status: Closed | Start date: 04/04/2022 |
| Priority: High | Due date: 05/31/2022 |
| Assignee: Vijayakumar | % Done: 0% |
| | Estimated time: 0.00 hour |
| | Spent time: 0.00 hour |
| Project categorization: | |
| Description Dear Payodhi, Request your approval for new BRD. | |

History

#1 - 04/04/2022 11:23 AM - Payodhi

- Status changed from New to Approved
- Assignee changed from Payodhi to Vijayakumar

Dear Vijayakumar,

Approved, Pls proceed.

#2 - 04/04/2022 04:56 PM - Vijayakumar

- File HH Assessment.xlsx added
- Subject changed from Customer Onboarding Application Changes_RBL Server to Customer Onboarding Application Changes_RBL

Dear Shiva,

Please proceed new requirement of NEW RBI process.

Following is the required process:

Step 1 – eKYC of the Primary Member

Step 2 – Capturing Family Member details for carrying out CB check. Details required are Name, Address, Date of Birth, Voter ID and/or PAN.

We will have an additional field which will capture value for Member Type. Primary Member value will be "M", For family member value will be "FM1", "FM2",...

Step 3 - Household Bureau Check ID will be generated for each Bureau call. This means if we carry out a bureau call for the same Primary Member and Family Member (or additional Family Member) a new Household Bureau ID will be generated. The Sequence number logic for the same will be:

| | |
|--------------|---------------------------------|
| BC Name | Household Bureau Check ID Logic |
| RBL Finserve | 101YYMMDD00001 - 101YYMMDD99999 |
| SUB-K | 102YYMMDD00001 - 102YYMMDD99999 |
| NOCPL | 103YYMMDD00001 - 103YYMMDD99999 |
| Saggraha | 104YYMMDD00001 - 104YYMMDD99999 |
| Nextru | 105YYMMDD00001 - 105YYMMDD99999 |

Where YYMMDD is Current date i.e. for today – 220406. The sequence number would get reset every day morning.

External Customer ID captured for Primary Member will be updated for all Family Members.

Step 4 – API 1 will be called post completion of all points from Step 1 to 3. This is the same API which is currently getting called for Bureau check and confirmation on Approval/Rejection along with Amount. In this API we will pass Household Bureau Check ID, External Customer ID & Member Type as additional parameter. (API Specification for the same will be shared by this Friday).

This API will be called multiple times to cover all Members and Family Members.

The response of the API will be successfully submitted in case of Approved or Rejected in case any of the bureau call for Primary or Family Member is rejected.

Step 5 – On Successful Submission of all Family Members, the system will capture Monthly Income and Monthly Expense details of Member as well as Earning Family Member. Additionally, analytics team has asked to capture Monthly Household repayment obligation (Not Mandatory and to be

used in future).

Step 6 – We need to now call API 2 and pass Total Monthly Income, Total Monthly Expenses and Total Monthly Household repayment obligation (Non Mandatory) along with Household Bureau Check ID.

The API will return following details:

- 1) Household Bureau check ID
- 2) Final Decision – Accept / Reject
- 3) Eligible loan amounts based on 18- and 24-months tenure in case of Approved case
- 4) All Reject Reasons in case of Rejection of the application
- 5) MFI Loan – Yes / No based on the level of annual HH income ('No' for > 3 Lacs and 'Yes' <= 3 Lacs).
- 6) Error Flag – Yes / No in case of any technical error
- 7) Error Message – in case of any technical error

Step 7 – In case the Application is approved, remaining field details in HH expense sheet need to be captured to enable generation of LOS File for upload into BCMS 2.0.

#3 - 05/05/2022 11:10 AM - Shiva_CIMS

- Assignee changed from Shiva_CIMS to Vijayakumar

Greetings,

Requested Updates has been Completed, kindly check few cases and confirm us for Production Deployment.

SOURCING :

<http://cimsssoft.in/APKs/RBL/RBLCB18.125.45>

#4 - 05/08/2022 05:29 PM - Vijayakumar

- Assignee changed from Vijayakumar to Shiva_CIMS

Dear Shiva,

We facing below issue in testing APK.

Issues :

1. Primary not capture in QC screen.
2. We can't able to check CB for Family Members.

#5 - 05/15/2022 05:31 PM - Shiva_CIMS

- Assignee changed from Shiva_CIMS to Vijayakumar

Greetings,

Requested issues has been Completed, kindly check few cases and confirm us for Production Deployment.

SOURCING :

<http://cimsssoft.in/APKs/RBL/RBLCB18.125.46>

#6 - 05/20/2022 10:31 AM - Vijayakumar

- Assignee changed from Vijayakumar to Shiva_CIMS

Dear Shiva,

We facing below issue in testing APK.

1. Once data entry is done RO needs can't able to capture required KYC images of member and nominee.

One More Requirement :

Notification :

1. Pending at QC Team- Backend team has to check & revert
2. Discrepancy –RO has to clear the Query
3. Approved –Query Cleared

#7 - 05/23/2022 03:31 PM - Shiva_CIMS

- Assignee changed from Shiva_CIMS to Vijayakumar

Greetings,

We have cleared issues & new requirement has been Completed, kindly check few cases and confirm us for Production Deployment.

SOURCING :

<http://cimssoft.in/APKs/RBL/RBLCB18.125.50>

#8 - 05/25/2022 12:56 PM - Vijayakumar

- Assignee changed from Vijayakumar to Shiva_CIMS

Dear Shiva,

We facing below issue in testing APK.

Issue :

1. Once all QC Queries are cleared, RO can't able to click on "Complete Group".

#9 - 05/30/2022 02:31 PM - Shiva_CIMS

- Assignee changed from Shiva_CIMS to Vijayakumar

Greetings,

We have cleared issues , kindly check few cases and confirm us for Production Deployment.

SOURCING :

<http://cimssoft.in/APKs/RBL/RBLCB18.125.51>

#10 - 06/07/2022 02:01 PM - Vijayakumar

- File *Functional_TC_RBL_Customer Onboarding Application Changes.xlsx* added

- Assignee changed from Vijayakumar to Shiva_CIMS

Dear shiva,

Tested has been done. Its working fine. Kindly move to production.

#11 - 06/07/2022 05:03 PM - Rajkumar

- File *TC_NOCP Customer Onboarding Application Changes.xlsx* added

Dear Shiva,

Please find the security test case.

#12 - 06/16/2022 10:03 AM - Shiva_CIMS

- File *Release_Document_Customer Onboarding Application Changes.docx* added

- Assignee changed from Shiva_CIMS to Vijayakumar

Greetings,

Thank You for the Confirmation.

Kindly Release the APK for MDM and NON-MDM Devices.

SOURCING :

<http://cimssoft.in/APKs/RBL/RBLCB18.125.52>

(Note : App Requires Uninstallation and Installation of New Application).

(Important : Any Partial Sourced file with direct Update of the App will lead to file Crash, file missing and Confusion, Kindly Cooperate to avoid

Resourcing of the File).

#13 - 06/16/2022 12:14 PM - Vijayakumar

- Tags changed from Development to Production
- File CIMS RBL sourcing & QC (New).pdf added
- Status changed from In Progress to Closed

Dear Chandra/Payodhi,

For your information our RBI new requirement has done.

Files

| | | | |
|--|---------|------------|-------------|
| BRD_Customer Onboarding Application Changes.DOCX | 467 KB | 04/04/2022 | Vijayakumar |
| HH Assessment.xlsx | 37.9 KB | 04/04/2022 | Vijayakumar |
| Functional_TC_RBL_Customer Onboarding Application Changes.xlsx | 23.9 KB | 06/07/2022 | Vijayakumar |
| TC_NOCP_L_Customer Onboarding Application Changes.xlsx | 25 KB | 06/07/2022 | Rajkumar |
| Release_Document_Customer Onboarding Application Changes.docx | 39.1 KB | 06/16/2022 | Shiva_CIMS |
| CIMS RBL sourcing & QC (New).pdf | 2.8 MB | 06/16/2022 | Vijayakumar |