Oracle® Banking Digital Experience

Retail Originations Education Loans User Manual

Release 25.1.1.0.0
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Oracle Banking Digital Experience Retail Originations Education Loans User Manual, Release 25.1.1.0.0

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Contents

Preface

Purpose

This guide is designed to help acquaint you with the Oracle Banking application. This guide provides answers to specific features and procedures that the user need to be aware of the module to function successfully.

Before you Begin

Kindly refer to our **Getting Started User Guide** for common elements, including Symbols and Icons, Conventions Definitions, and so forth.

Pre-requisites

Specify **User ID** and **Password**, and login to **Home** screen.

Audience

This document is intended for the following audience:

- Customers
- Partners

Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc.

Access to Oracle Support

Oracle customer access to and use of Oracle support services will be pursuant to the terms and conditions specified in their Oracle order for the applicable services.

Critical Patches

Oracle advises customers to get all their security vulnerability information from the Oracle Critical Patch Update Advisory, which is available at Critical Patches, Security Alerts and Bulletins. All critical patches should be applied in a timely manner to ensure effective security, as strongly recommended by Oracle Software Security Assurance.

Diversity and Inclusion

Oracle is fully committed to diversity and inclusion. Oracle respects and values having a diverse workforce that increases thought leadership and innovation. As part of our initiative to build a more inclusive culture that positively impacts our employees, customers, and partners, we are working to remove insensitive terms from our products and documentation. We are also mindful of the necessity to maintain compatibility with our customers' existing technologies and the need to ensure continuity of service as Oracle's offerings and industry standards evolve. Because of these technical constraints, our effort to remove insensitive terms is ongoing and will take time and external cooperation.

Related Resources

For more information on any related features, refer to the following documents:

- Oracle Banking Digital Experience Installation Manuals
- Oracle Banking Digital Experience Licensing Manuals

Conventions

The following text conventions are used in this document:

Convention	Meaning
boldface	Boldface type indicates graphical user interface elements associated with an action, or terms defined in text or the glossary.
italic	Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values.

Convention	Meaning
`monospace`	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter.

Screenshot Disclaimer

Personal information used in the interface or documents is dummy and does not exist in the real world. It is only for reference purposes; actual screens that appear in the application may vary based on selected browser, theme, and mobile devices.

Acronyms and Abbreviations

The list of the acronyms and abbreviations used in this guide are as follows:

Table 1 Acronyms and Abbreviations

Abbreviation	Description
OBDX	Oracle Banking Digital Experience

Basic Actions

Most of the screens contain icons to perform all or a few of the basic actions. The actions which are called here are generic, and it varies based on the usage and the applicability. The table below gives a snapshot of them:

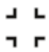
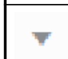
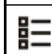
Table 2 Basic Actions and Descriptions

Action	Description
Back	In case you missed to specify or need to modify the details in the previous segment, click **Back** to navigate to the previous segment.
Cancel	Click **Cancel** to cancel the operation input midway without saving any data. You will be alerted that the input data would be lost before confirming the cancellation.
Next	On completion of input of all parameters, click **Next** to navigate to the next segment.
Save	On completion of input of all parameters, click **Save** to save the details.
Save & Close	Click **Save & Close** to save the data captured. The saved data will be available in **View Business Product** with *In Progress* status. You can work on it later by picking it from the **View Business Product**.
Submit	On completing the input of all parameters, click **Submit** to proceed with executing the transaction.
Reset	Click **Reset** to clear the data entered.
Refresh	Click **Refresh** to update the transaction with the recently entered data.
Download	Click **Download** to download the records in PDF or XLS format.

Symbols and Icons

The following are the symbols/icons you are likely to find in this guide:

Table 3 Symbols and Icons

Symbols and Icons	Description
	Add data segment
	Close
	Maximize
	Minimize
	Open a list
	Open calendar
	Perform search
	View options
	View records in a card format for better visual representation.
	View records in tabular format for better visual representation.

Post-requisites

After finishing all the requirements, please log out from the **Home** screen.

1
Education Loan Application

This topic describes the structure of the education loan application, which captures information regarding the course and loan information, disbursement & repayment details and the applicant's personal, employment, and financial information.

An education loan is a loan that is provided to students to help them cover the cost of their education and associated costs such as tuition, supplies, cost of living, etc.

The education loan application has been built so as to capture information of the loan and course being applied for as well as basic personal information of the applicant. In cases where the applicant has identified that he/she is currently employed, the application form will also consist of sections in which the applicant can define his/her employment and financial information. In case the applicant is not employed, the application form will contain additional sections in which the personal as well as employment and financial information of the guardian can also be entered.

The application form is Optical Character Recognition (OCR) enabled so as to save the applicant’s time and effort in filling out the application form. The inline document upload feature that is provided on various sections of the form, enables the applicant to upload supporting documents to have the specific section prefilled with information.

Online KYC of the prospect applicant and guardian (if the guardian is new to the bank) can also be conducted by means of liveness check or through integration with third party identity verification service providers. For more information, please refer **User Manual Oracle Banking Digital Experience Originations - KYC Modes**.

Existing digital banking customers can simply provide their online banking credentials to log in to the system.

The application form also has the feature of QR code scan enablement which can be used to continue applications on mobile devices.

The application tracker has been built so as to enable tracking of the application once it has been submitted. The application tracker also enables the applicant to retrieve and complete an application that has been saved. Additionally, the applicant can view documents that have been uploaded as part of the application form and can also view details as defined in the application form in PDF format.

> **Note**
>
> *Oracle Banking Digital Experience* is integrated with Oracle KYC to fetch the applicant’s risk level (high risk or low risk) along with the reference number for the same as generated in the Oracle KYC system, at the time of application submission. Oracle Banking Digital Experience will further send this information to the mid office system to be utilized as required.

Following are the steps involved in the application submission:

- **Product Selection** - All the products belonging to the selected product category will be listed here. Each product will be listed as a separate card which will display the name and image of the product along with a short description, features and the options to view further details, or to apply for the product. The additional option to select the product so as to compare it with others within the same category will also be provided on each card. You can select a maximum of three products for comparison.

- **Kick Off**- This page serves as an introduction to the application form. In case of education loans, the kickoff page will also capture whether the applicant is currently employed or not. The steps of the application form will be determined by the option selected, i.e. if you have indicated that you are currently employed, the application form will, in addition to other sections, also contain the Employment and Financial Profile sections. If you have identified that you are not employed currently, then you will be required to specify information of a guardian. In this case, the application form will be built with sections in which you can specify personal as well as employment and financial information of your guardian. You can also view the documents required to be uploaded as part of the application. As an applicant, you can identify how you are going to proceed with the application. If you are a new/unregistered user, you can continue as a guest, or if you are an existing online banking customer you can login with your online banking credentials to have your information pre-populated in the application.
- **Mobile Verification**- This step is applicable if you are filling out the application as a new/ unregistered user. You will be instructed to enter your mobile number, after which the system will identify whether your mobile number is already registered with the bank or not. You will then be required to enter the OTP sent to this mobile number in order to proceed with the application form.
- **Online KYC** - Online KYC of the applicant can be done through any of the following modes, depending on which mode has been enabled by the bank in the Originations Workflow Maintenance screen available to bank administrators.

  a. **Liveness Check - Selfie Capture**

  b. **(National) ID Verification**

  For more information on Online KYC and modes, please refer to the user manual **User Manual Oracle Banking Digital Experience Originations - KYC Modes.**
- **Personal Information** – This section captures information pertaining to your personal information which will include your full name, date of birth, address details, etc. You can opt to upload an identity proof document to have the information on this section pre-populated or you can alternately enter the required information manually.
- **Employment Information** - Employment details for the primary and/or joint applicant might need to be collected or could be an optional part of the form, based on the bank administrator's settings in the Originations Workflow Maintenance screen.
  The initial entry should provide details of your current primary job. You can include more entries to document about other current or previous job information.
- **Financial Profile** - The capture of financial information is dependent on the maintenances in the mid office system that impact the product being applied for. Additionally if the overdraft feature is opted for, it would be mandatory to capture the financial information of atleast one applicant in the form, as identified on the kickoff page.
- **Guardian Information** – In this section you can provide information about your guardian which will include personal, identification and contact information. If your guardian is an existing customer of the bank, instead of being required to capture extensive information of your guardian, you can simply identify the banking customer ID of your guardian along with basic information such as name and date of birth.
- **Guardian’s Employment** - This section, along with the sections in which you can enter the guardian’s personal and financial information, will be part of the application form, if you have stated that you are not currently employed, by selecting the specific option on the kickoff page. In this section you can enter the guardian’s employment information. In case the guardian is an existing customer of the bank, this section will display information of the guardian’s employment, if available with the bank, with the option to modify the data.

- **Guardian's Finances** – In this section you can provide information about your guardian's finances including their monthly income and expenses and information pertaining to their assets and liabilities.This section will be part of the application form only if you have identified that you are not currently employed on the kickoff page. In case the guardian is an existing customer of the bank, this section will display the financial information of the guardian, if available with the bank and the applicant will be able to modify this information as required.
- **Course & Loan Requirements**- In this section you are required to specify information pertaining to your course and loan requirements.
- **Disbursement & Repayment** – In this section, you can specify details of the account in which the sanctioned loan amount is to be disbursed along with details of the account from which the regular loan repayments are to be made. This section will be part of the application form only in case the capture of disbursement and repayment information is mandatory for the product selected.
- **Review and Submit** – Once you have filled out all the information required in the education loan application form, you will be displayed this information on the review page. You can verify the details provided and if required, can edit the information in any sections by selecting the option provided against each section.
- **Terms of Service** – On having reviewed the application, you can then proceed to view the terms and conditions of the education loan you are applying for. You can also add a digital signature by means of uploading a document containing your signature or by physically signing the provided space if you are filling out the application from a touchscreen device.
- **Confirmation** – Once you have submitted your application after having reviewed it and having accepted the terms and conditions, a confirmation page will be displayed. This page will display a success message along with the application reference number. You can track your application on the basis of this reference number. Additionally, this page will also contain a button, by clicking on which you can navigate to the application tracker.

Apart from the **Review and Submit** and **Confirmation** steps, the sequence of the remaining steps may vary based on the configuration maintained for the product applications, by the bank.

To apply for an education loan:

- Perform anyone of the following navigation to access the **Education Loan** application screen.
  - From the Bank Portal page, go to **Product Offerings** section, and then click **Retail** tab. Under **Retail** tab, click **Education Loan** .
  - From the Bank Portal page, click **Customer Services** , then click **Our Products** .

    The **Product Offerings** page is loaded, click **Personal**, and then click **Education Loan** .

  A screen containing the education loan products available for online application will be displayed.

- Education Loan - Product Listing
  This topic describes the page on which the education loan products offered by the bank that can be applied for online are displayed.
- Education Loan - Product Details
  This topic describes the product details page.
- Education Loan - Product Comparison
  This topic describes the functionality that enables users to compare the features of up to three products within a specific product category.

- Kick Off Page
  This topic describes the product application kick off page and the options available to the applicant to proceed with the application form.
- Mobile Verification
  This topic describes the registration process for guest customers, enabling them to track submitted applications and retrieve abandoned applications.
- Personal Information
  This topic describes the section of the application form where you provide your personal information.
- Course & Loan Information
  This topic describes the section where you must provide information regarding your course and loan requirements.
- Disbursement & Repayment
  This topic describes the section of the application form where you can specify the account for loan disbursement, following successful processing and sanction of your application.
- Employment Information
- Financial Profile
  This topic describes the section where you can provide details pertaining to your income, expenses, assets, and liabilities.
- Guardian Information
  This topic describes the section of the application form where you can provide basic information about your guardian.
- Guardian Information (New to bank)
  This topic describes the section of the application form where you can provide basic information about your guardian.
- Guardian’s Employment
- Guardian’s Finances
  This topic describes the section where you can provide details pertaining to guardian’s income, expenses, assets, and liabilities.
- Review and Submit
  This topic describes how to review and edit your application summary.
- Terms of Service
  This topic describes the terms and conditions associated with the product for which you are applying.
- Submitted Application - Confirmation
  This topic describes the confirmation page that appears after application submission.
- Existing User
  This topic describes the product application process for existing customers.

1.1 Education Loan - Product Listing

This topic describes the page on which the education loan products offered by the bank that can be applied for online are displayed.

This page is displayed once you select the Education loans category on the bank portal. All the education loan products of the bank that are available for online application are displayed on this page as cards. Each card will display the product name, a short description of the product as well as the key features of each product. You can view all the products and select the best suitable one as per your needs. You can directly apply for a specific product on this page or can opt to view a detailed description of any product type by selecting the**Learn More** link provided on each product card. Alternately, you can also compare up to three products at a time so as ensure you are taking an informed decision while applying for a specific product.

This page also displays cross sell cards i.e. cards which enable the user to navigate to the other product offering pages of the bank.

1. Navigate to the **Education Loans** product listing page.

   All the education loan products offered by the bank that can be applied for online are displayed on this page in card format.

Figure 1-1 Product Lisitng

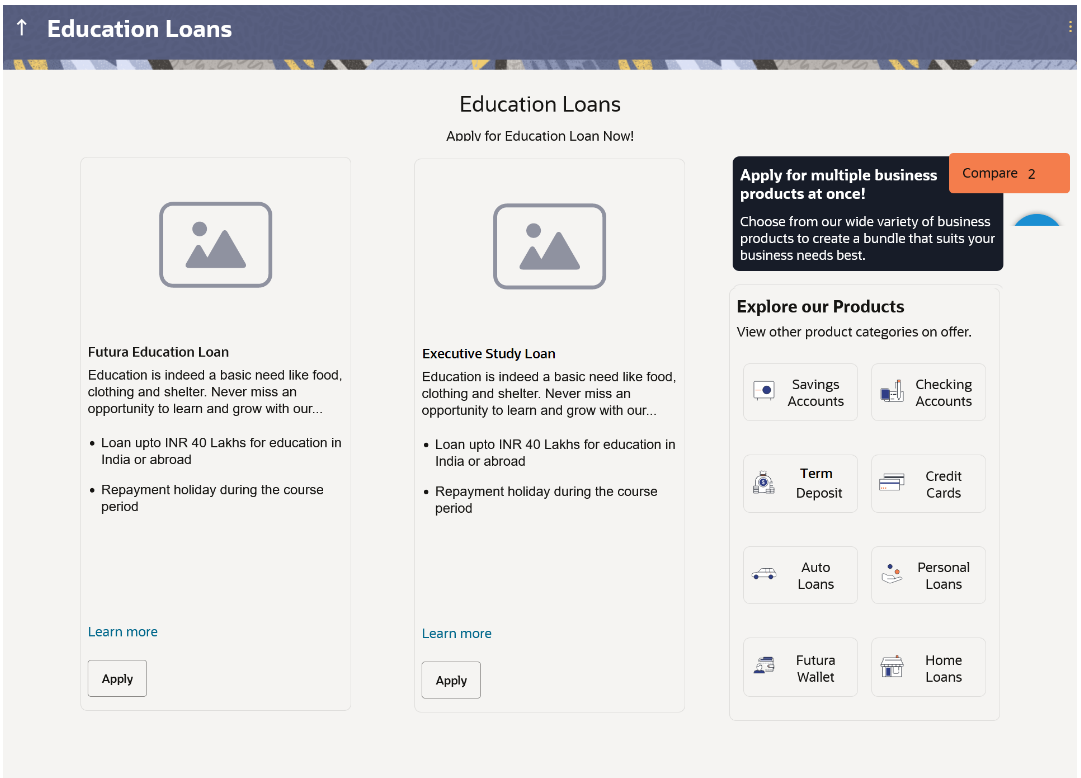


Table 1-1 Product Lisitng - Field Description

Field Name	Description
Product Name & Image	The name of the product along with an image that represents the product is displayed on each card.
Product Description	A short description of the product is displayed on each card.
Features	The features of the product are listed down on each card.
Cross Sell cards	Cross-sell cards are displayed on this page, allowing users to navigate to the listing page of the selected product. A card to navigate to the bundled application listing page is also displayed.

2. Perform any of the following actions:

   a. Identify the product for which you want to make an application and click **Apply** provided on the specific card.

The **Kick Off** page will be displayed.

b. Click **Add to Compare** against any (up to three) products to compare them with each other.

c. Click the **Learn more** link displayed on any product card to view additional details of that product.

d. Under the kebab menu, perform any of the following actions:

   i. Click the **View Other Products** option to navigate to the **Product Offerings** page.

   ii. Click the **Track/Complete an Application** option to navigate to the **Application Tracker**.

1.2 Education Loan - Product Details

This topic describes the product details page.

This page is displayed if you select the **Learn more** option provided on the product cards on the product listing page.

1. Click the **Learn more** link provided on the product cards on the product listing page.

   Figure 1-2 Product Details

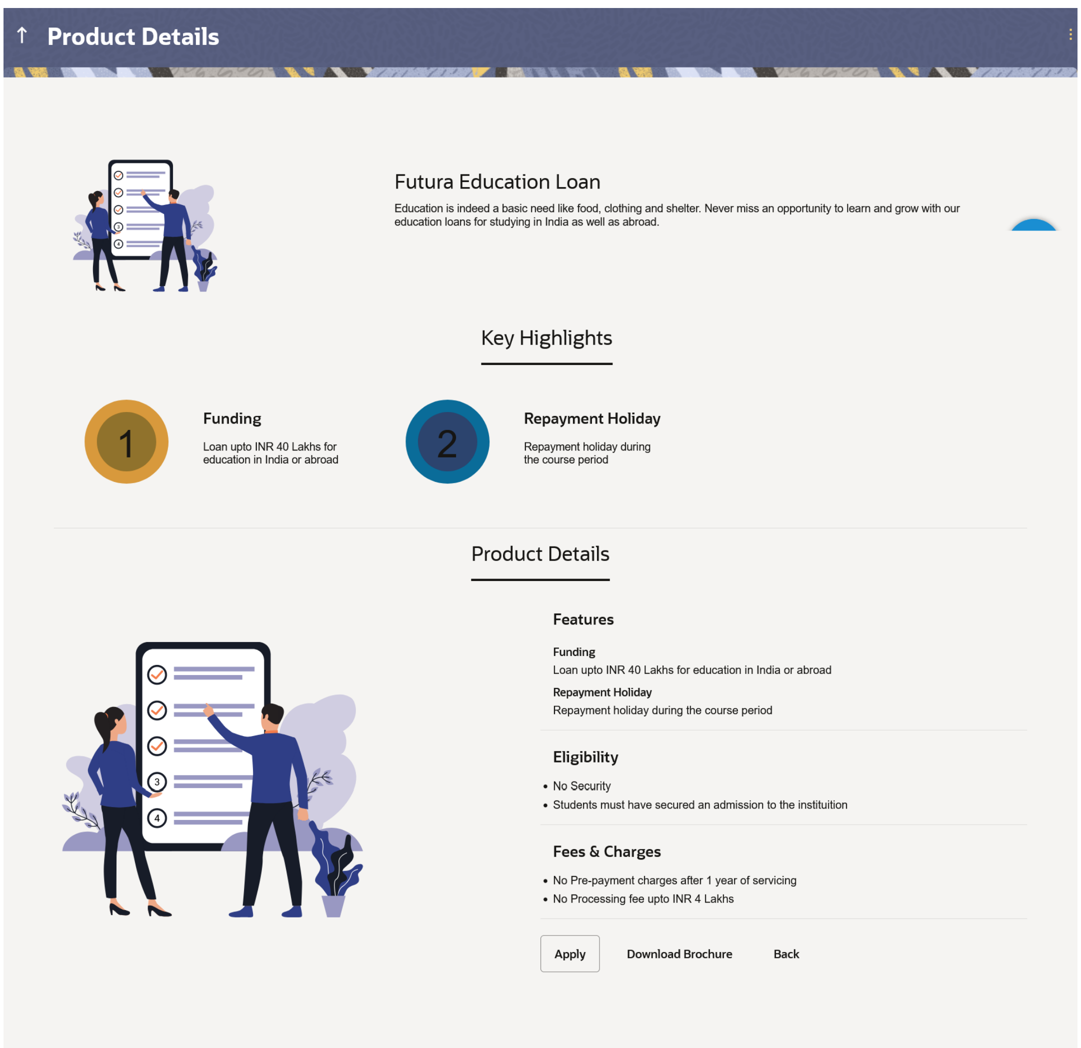


Table 1-2 Product Details - Field Description

Field Name	Description
Product Name & Image	Displays the name of the product along with image.
Product Description	Displays the description of each product.
Key Highlights	Displays the top three features of the selected product.
Product Details	Displays all the details of the product including features, eligibility and fees and charges.

2. Perform any of the following actions:
   a. Click **Apply** to apply for the product.
      The **Product Kickoff** page is displayed.
   b. Click on the **Download Brochure** link to view and download the product brochure.
   c. Click **Back** to navigate back to the previous page.
   d. Under the kebab menu, perform any of the following actions:
      i. Click the **View Other Products** option to navigate to the **Product Offerings** page.
      ii. Click the **Track/Complete an Application** option to navigate to the **Application Tracker**.

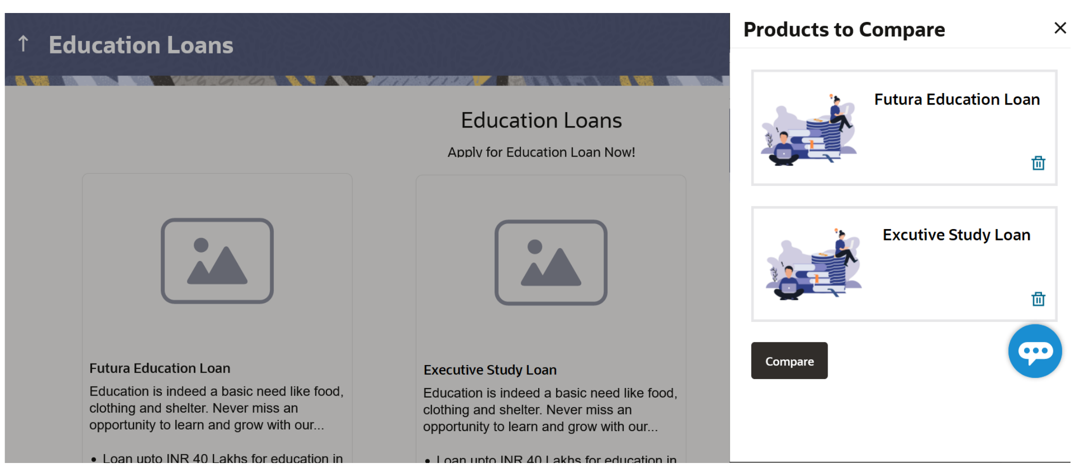
1.3 Education Loan - Product Comparison

This topic describes the functionality that enables users to compare the features of up to three products within a specific product category.

1. Select the products by selecting the **Add to Compare** check-box provided on each product card.

   A floating button will be displayed which will list down the number of products that have been added for comparison as and when an **Add to Compare** check-box is selected. The **Products to Compare** overlay screeen appears.

Figure 1-3 Products to Compare



2. Click **Compare** provided to view the selected products and to proceed to the comparison page.

The **Compare Products** page will list down the product features, fees and charges for easy comparison.

Figure 1-4 Compare Products

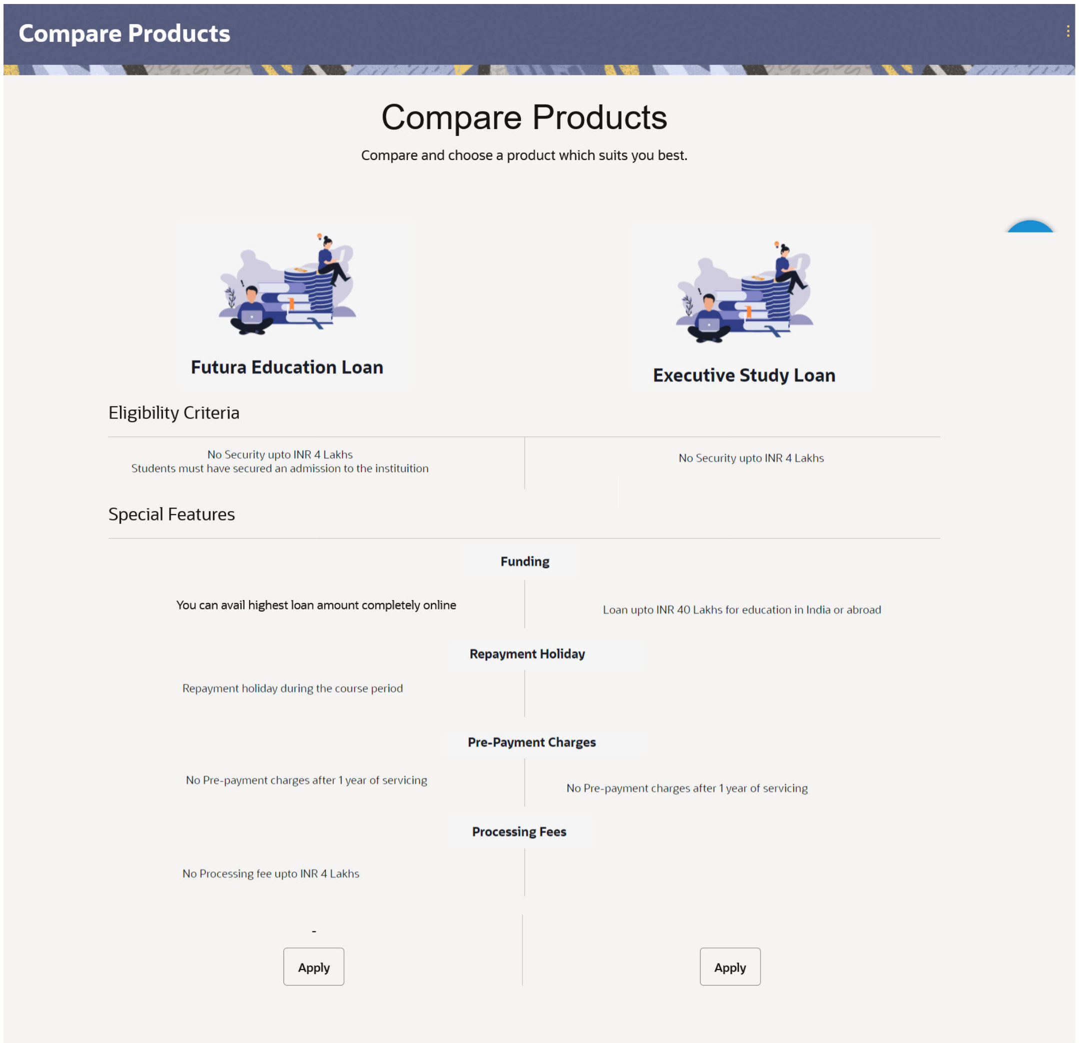


Table 1-3 Compare Products - Field Description

Field Name	Description
Product Name & Image	Displays the name of the product along with image.
Product Description	Displays the description of the product.
Eligibility Criteria	Displays the eligibility criteria that are to be met in order to apply for the product.
Special Features	Displays the features of the product.
Fees and Bank Charges	Displays the fees and bank charges applicable for the product.
Value Added Benefits	Displays the value added benefits of the product.
Option to Remove a product from the comparison list	Click the to remove the product from the list of products to be compared. This icon is provided against the product name and image.

Table 1-3 (Cont.) Compare Products - Field Description

Field Name	Description
Option to replace a product for comparison	Click the to replace the product with another product for comparison.

3. Perform any of the following actions:
   a. Click **Apply** against any product to apply for that product and proceed to the application form for that specific product.

      The **Kickoff** page of that specific product is displayed.
   b. Click provided against each product card to delete a specific card.

      The specific product card is removed from the comparison table.

1.4 Kick Off Page

This topic describes the product application kick off page and the options available to the applicant to proceed with the application form.

This page provides information pertaining to the application that you are required to fill out in order to apply for the product. The information will cover the eligibility criteria you are required to meet in order to apply for the product and the documents that can serve as various proofs including ID proof, address proof etc. This page also provides the means by way of which you can proceed with the application form – as an existing customer of the bank or as a guest who has no current relationship with the bank.

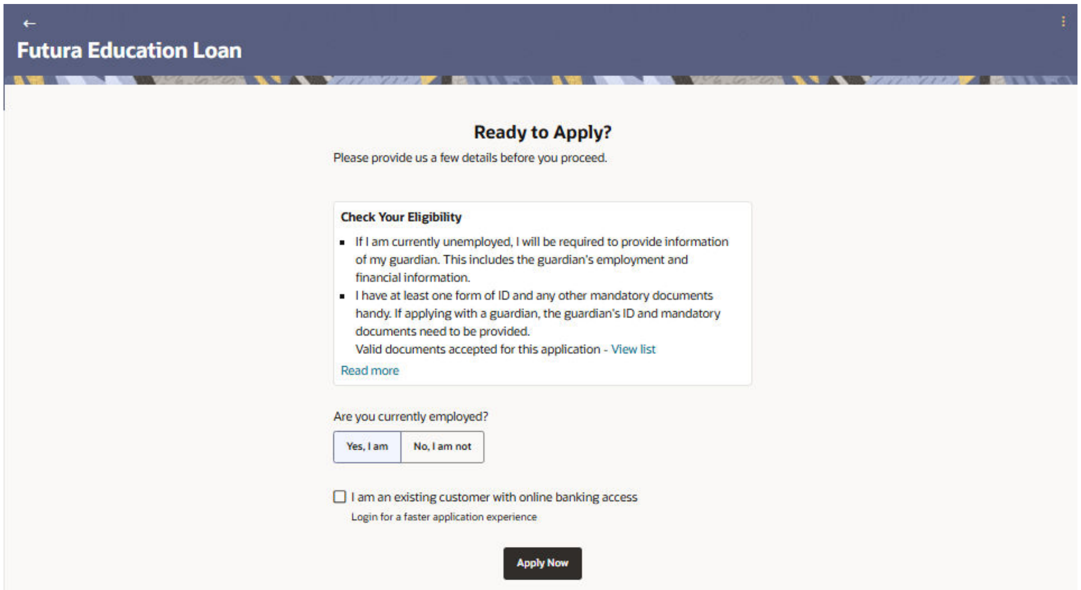
If you already have online banking with the bank (this applies only to single applications), you can choose the option provided and continue to log in using your online banking details. In this case, you will be required to only specify information pertaining to the account. Information related to your personal details, etc will not be required to be entered as it is already available with the bank.

On the other hand, if you are new to the bank, you will be required to furnish all information including information pertaining to your personal details and will also be provided with the option to complete online KYC. You will also be required to upload mandatory documents such as ID proof, proof of employment etc. to support your application.

1. Perform any of the following actions:
   a. From the **Product Listing** page, click **Apply Now** proceed to the application form for that specific product.
   b. From the **Product Details** page, click **Apply Now** proceed to the application form for that specific product.
   c. From the **Product Comparison** page, click **Apply Now** proceed to the application form for that specific product.
   d. On **Compare Products** screen, click **Apply Now** against any product to apply for that product and proceed to the application form for that specific product.

   The **Kick Off** screen is displayed.

Figure 1-5   Kick Off page



For more information on fields, refer to the field description table.

Table 1-4   Kick Off page - Field Description

Field Name	Description
Are you currently employed?	Select the options from the list. The options are: • **Yes, I am** • **No, I am not**
I am an existing customer with online banking access	Select this check-box if you are an existing online customer of the bank. This check-box will not appear in case the Joint Account option has been selected since in this case both the applicants will need to be new to the bank.

2. Perform one of the following action:
   a. Under the field, **Are you currently employed?** Select the option, **Yes, I am**, if you are currently employed.
   b. Select the option **No, I am not**, if you are not employed currently.
3. Click **View List** link.

   An overlay window on which the list of documents required to support the application for the selected product, will be listed.
4. Click **View Privacy Policy** link to view the privacy policy of the bank on a new tab within the same browser window.
5. Select the **I am an existing customer with online banking access** option if the you are an existing online banking customer of the bank and click **Apply Now**.

   The **Login** screen is displayed.
   For more information on the application of an existing online banking customer, view the Existing Online Banking Customer section.

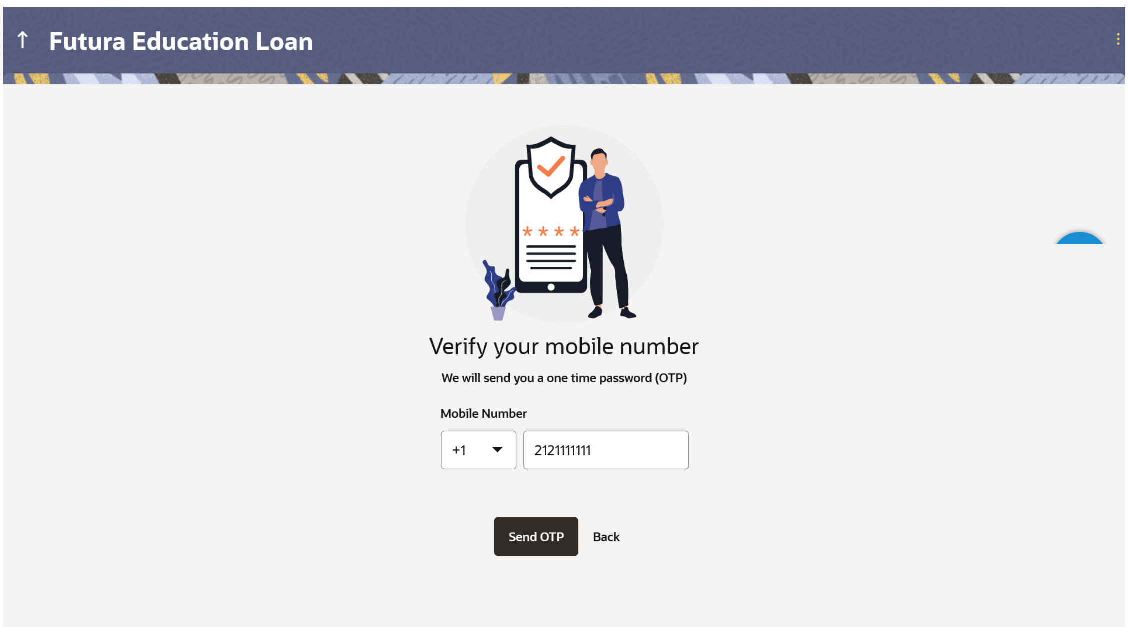
1.5 Mobile Verification

This topic describes the registration process for guest customers, enabling them to track submitted applications and retrieve abandoned applications.

This step is applicable only for prospect/guest customers. This check is used to register guest customers so that they can track submitted applications and also retrieve applications that were abandoned before submission. This check is also used to identify whether the applicant is truly a new customer of if he/she is already an existing customer of the bank. Additionally, the system is able to identify if there are any existing applications in draft mode for the mobile number defined and can provide applicants with the option to continue with those applications if they wish to do so.

Once the mobile verification process is completed, the auto save capability of the application is enabled. Any entry/changes you make to the application form will get saved automatically.

Figure 1-6 Mobile Verification – Enter Mobile Number



1. In the **Mobile Number** field, select the country code and enter your mobile number.

   For more information on fields, refer to the field description table.

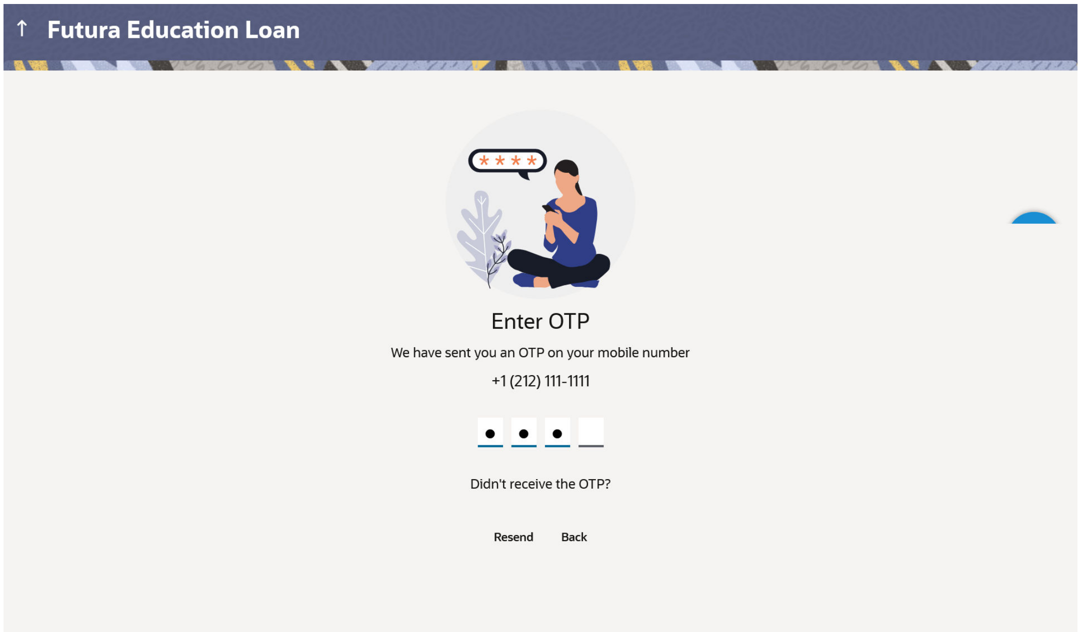
   Table 1-5 Mobile Verification – Enter Mobile Number - Field Description

Field Name	Description
Mobile Number: Country Code	Select the country code applicable to your mobile number.
Mobile Number	Enter the mobile number to which you wish to have the OTP sent. You can proceed with the application only after verifying your mobile number.

2. Click **Send OTP** to receive the OTP on your mobile number.

   The **Enter OTP** screen is displayed.

Figure 1-7 Mobile Verification – Enter OTP



> **Note**
>
> The fields which are marked as **Required** are mandatory.

For more information on fields, refer to the field description table.

Table 1-6 Mobile Verification – Enter OTP - Field Description

Field Name	Description
OTP	Specify the OTP send on the mobile number you had specified on the previous page.

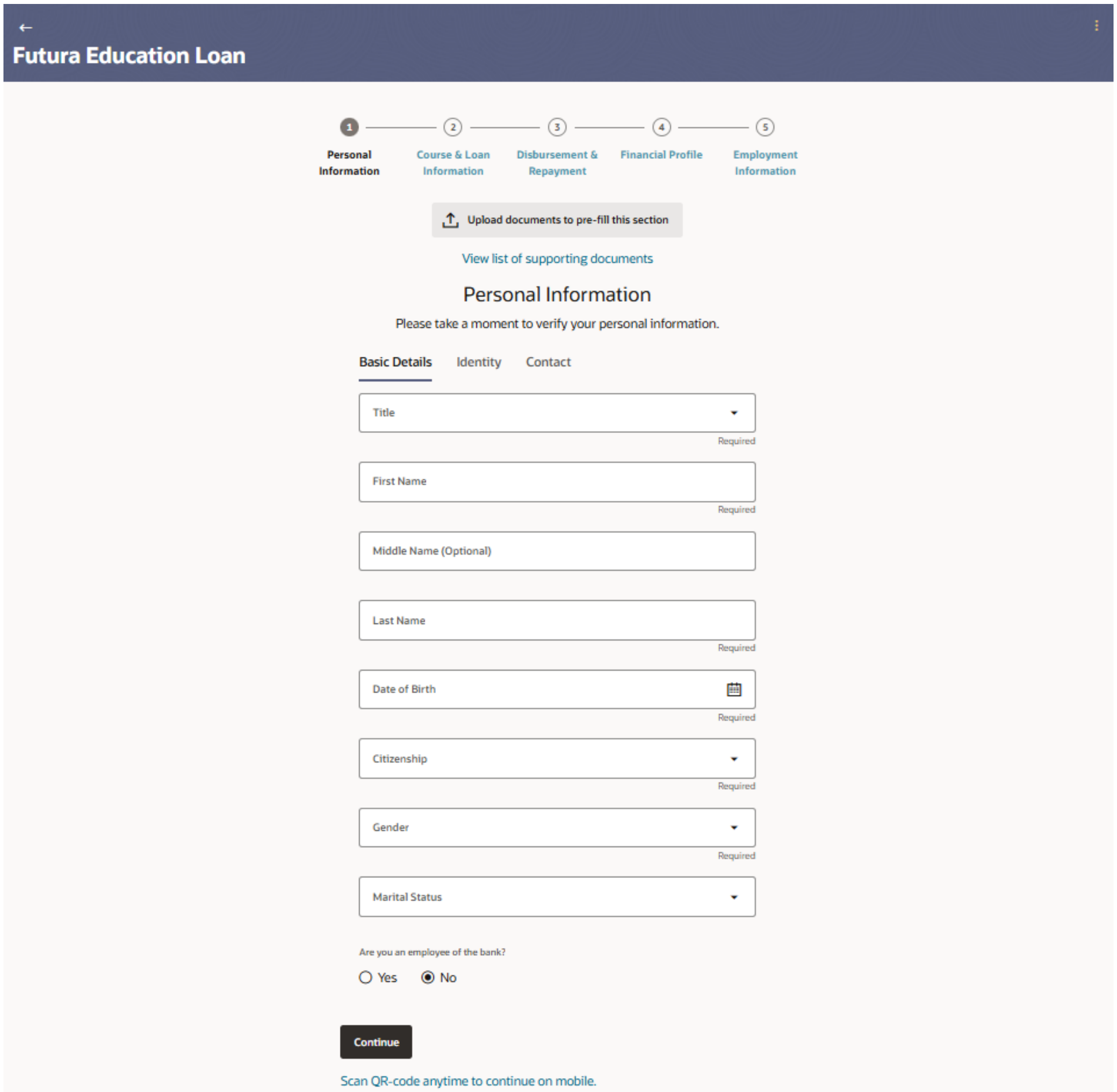
3. Perform any of the following actions:
   a. If you are applying via the mobile device of the specified mobile number, you can select the OTP auto read option to have the OTP auto filled in the input field.
   b. Click **Resend** to request for a new OTP to be generated and sent to your mobile number if have not received the OTP.
   c. Click **Back** to navigate back to the previous page.
4. Under the kebab menu, perform any of the following actions:
   a. Click the **View Other Products** option to navigate to the **Product Offerings** page.
   b. Click the **Track/Complete an Application** option to navigate to the **Application Tracker**.

1.6 Personal Information

This topic describes the section of the application form where you provide your personal information.

You can opt to upload your ID proof so as to have your information pre-populated on the basis of the ID document.

Figure 1-8 Personal Information - Basic Details



> **Note**
>
> The fields which are marked as **Required** are mandatory.

For more information on fields, refer to the field description table.

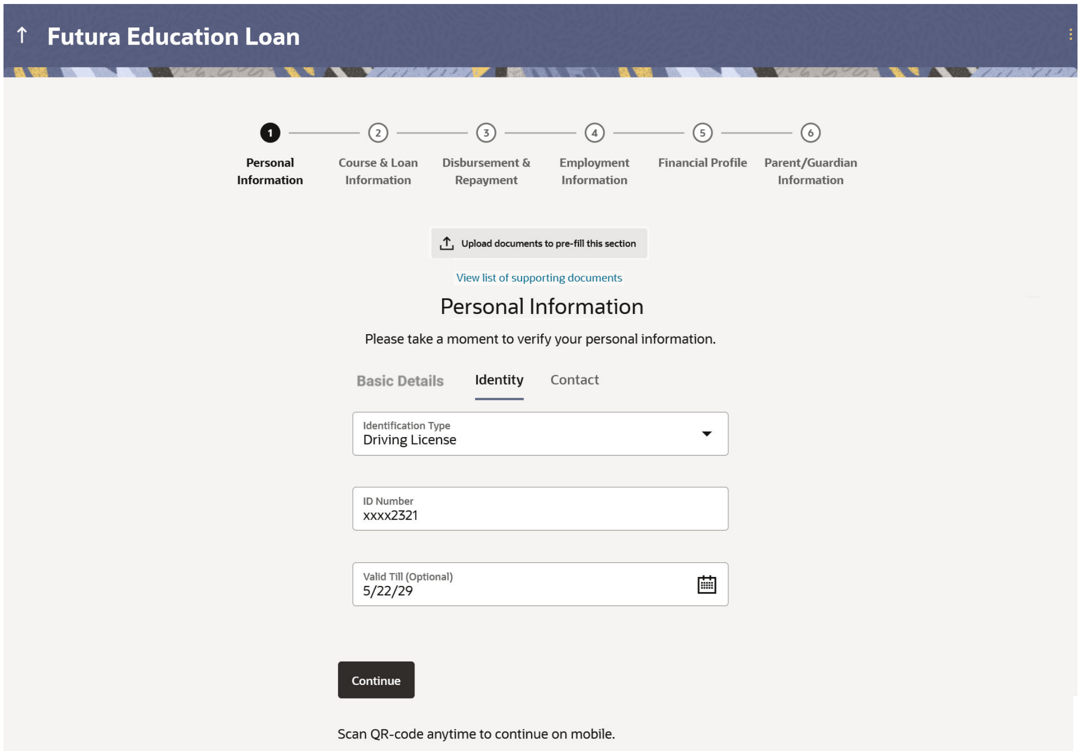
Table 1-7 Personal Information - Basic Details - Field Description

Field Name	Description
Title	The salutation/title applicable to you. Examples of salutation are Mr., Mrs., Dr. etc.
First Name	Specify the first name of the applicant.
Middle Name	Specify the middle name of the applicant, if applicable.
Last name	Specify the last name of the applicant.
Date of Birth	Specify the date of birth of the applicant. The system validates the date of birth to ascertain whether you have attained the age of majority. The format of the date should be DD/MM/YYYY.
Gender	Select the gender of the applicant from the drop-down list. The options are: • **Male** • **Female** • **Other** • **Do not wish to disclose**
Marital Status	Select the marital status of the applicant from the drop-down list. The options are: • **Legally Separated** • **Married** • **Unmarried** • **Widow**
Citizenship	Specify the country of your citizenship.
Are you an employee of the bank?	This field captures your relationship with the bank in terms of employment i.e. whether you are an employee of the bank or not. This information is captured to handle possible conflicts of interest and to provide special employee benefits, if applicable or relevant.. The options are: • **Yes** • **No**

1. Click on **Upload documents to prefill this section** option to upload the supporting documents to prefill the section.
2. In the **Basic Details** section, specify the required details.
   a. From the **Title** list, select the title that applies to you.
   b. In the **First Name** field, enter your first name.
   c. In the **Middle Name** field, enter your middle name, if applicable.
   d. In the **Last Name** field, enter your last name.
   e. From the **Date of Birth** date picker, select your date of birth of yours.
   f. In the **Citizenship** list, select the country of which the applicant is a citizen.
   g. From the **Gender** list, select your gender.
   h. From the **Martial Status** list, select your marital status.
   i. Under the **Are you an employee of the bank?** field, select **Yes** if you are currently serving as an employee of the bank, or select **No** if you are not an employee of the bank.
3. Click **Continue** to move to next sub-section.

The **Identity** sub-section appears.

Figure 1-9 Personal Information - Identity



4. In the **Identity** sub-section, enterd the required details

> **Note**
>
> The fields which are marked as **Required** are mandatory.

For more information on fields, refer to the field description table.

Table 1-8 Personal Information - Identity - Field Description

Field Name	Description
Identification Type	Select the type of identification that the applicant wishes to provide as proof of identity. The options are: • **Passport** • **Driving License**
ID Number	The applicant’s identity number of the proof of identity selected.
Valid Till	The date till which the identification document is valid. This field is optional.

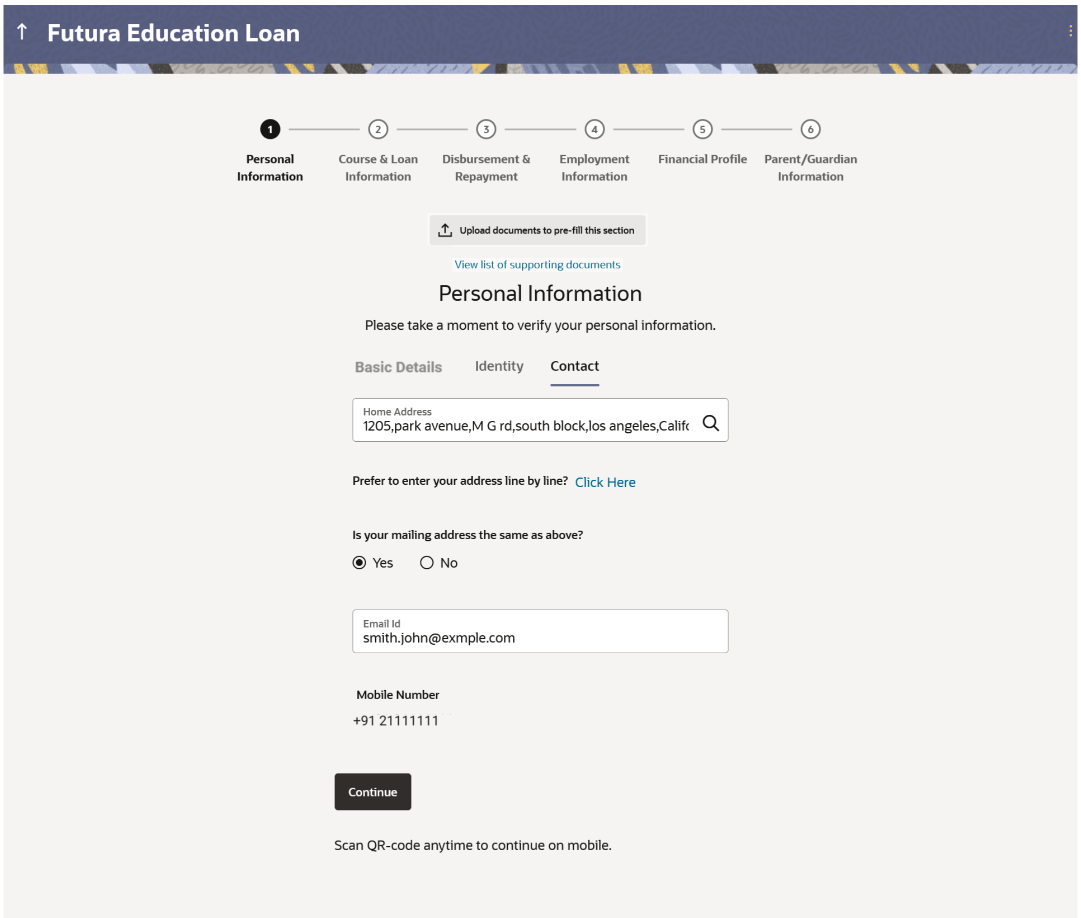
5. In the **Identity** sub-section;
   a. From the **Identification Type** list, select an identification document which you would like to provide as proof of identity.

b. In the **ID Number** field, enter the identity number of the proof of identity selected.
c. From the **Valid till** date picker, select the date till which the identification document is valid , if required.

6. Click **Continue** to move to next sub-section.

   The **Contact** sub-section appears.

Figure 1-10 Personal Information - Contact



7. In the **Contact** sub-section, specify the required details.

> **Note**
>
> The fields which are marked as **Required** are mandatory.

For more information on fields, refer to the field description table.

Table 1-9 Personal Information - Contact - Field Description

Field Name	Description
Home Address	Enter the applicant's address in this field. This field is prompt enabled, hence, as you type characters, addresses that match the characters will be listed and you can select the desired address.
Home Address Overlay	This overlay is displayed when you click on the **Click Here** link available under the **Home Address** field. On this overlay, you can enter the applicant's address line by line.
House/Unit Number	The applicant's house or flat number.
Building Name	Enter the building name of the applicant's home address.
Street	Specify the street address of the applicant's home address.
Country	The country in which the applicant's home address is located.
City	Specify the city in which the applicant resides.
State	Select the state in which the applicant's home address is located.
Locality	Specify the locality in which the applicant's home address is located.
Zip Code	The zip code of the applicant's home address.
Is your mailing address the same as above?	Identify if your mailing address is the same as the home address entered. The options are: • **Yes** • **No**
Mailing Address	Enter your mailing address in this field. This field is prompt enabled, hence, as you type characters, addresses that match the characters will be listed and you can select the desired address. This option will appear only if you have selected option **No** under the **Is your mailing address the same as above?** field.
Mailing Address Overlay	This overlay is displayed when you click on the **Click Here** link available under the **Mailing Address** field. On this overlay, you can enter your mailing address line by line.
House/Unit Number	The house or flat number of the applicant's mailing address.
Building Name	Enter the building name of the applicant's mailing address.
Street	Specify the street address of the applicant's mailing address.
Country	The country in which the applicant's mailing address is located.
City	The city in which the applicant's mailing address is located.
State	The state in which the applicant's mailing address is located.
Locality	Specify the locality in which the applicant's mailing address is located.
Zip Code	Enter the zip code of the applicant's mailing address.
Email ID	Enter the applicant's email ID.
Mobile Number	Displays the mobile number that you had entered on the mobile verification page. This is applicable in the case of single applicant application forms and also for Primary Applicant's Contact sub-section. When entering contact information of the joint applicant, this field will be blank and you will be required to specify the joint applicant's mobile number in this field.

8. In the **Contact** sub-section;
   a. In the **Home Address** field, enter your home address.
   b. Click on the **Click Here** link provided under the**Home Address** field to invoke the overlay on which you can enter your address line by line.

c. If you have clicked the **Click Here** link, the **Home Address** overlay is displayed. You can specify your home address as follows:
   i. In the **House/Unit Number** field, enter your house or flat number.
   ii. In the **Building Name** field, enter the building/house name of your permanent address, if applicable.
   iii. In the **Street** field, enter the name of the street on which your permanent address is located.
   iv. From the **Country** field, select the country in which your home address is located.
   v. In the **City** field, specify the city in which your home address is located.
   vi. From the **State** field, select the state in which your home address is located.
   vii. In the **Locality** field, enter the locality in which your permanent address is located.
   viii. In the **Zip Code** field, enter the zip code of your permanent address.
   ix. Click the **Add** button to add the address.

   The overlay window will be closed and the address will be updated in the **Home Address** field under the **Contact Details** section on the **Personal Information** page.
   x. From the **Current Location** list, select your current location in terms of home address.
d. In the **Is your mailing address the same as above?** field, select the option of choice;

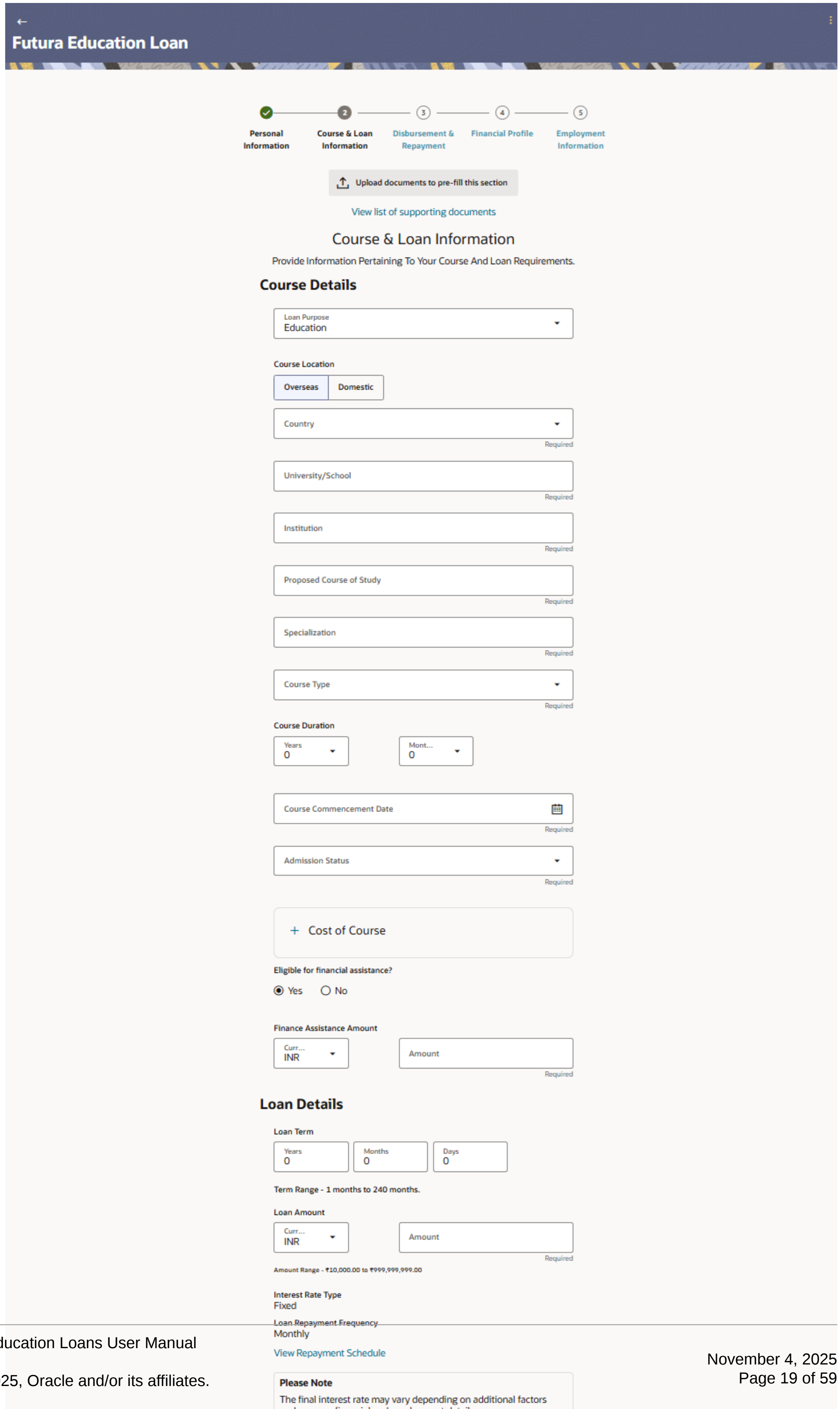
9. In the **Email ID** field, enter your email ID.
10. Perform any of the following actions:
   a. Click **Continue** to proceed to the next step in the application.
   b. Click **Back** to navigate back to the previous step in the application.
   c. Click the **Scan QR-code anytime to continue on mobile** link to continue the application on mobile or tablet device.
   d. Under the kebab menu, perform any of the following actions:
      i. Click the **Save and Continue Later** option to save the application.
      ii. Click the **Continue on Mobile** option to continue the application on a mobile device.

1.7 Course & Loan Information

This topic describes the section where you must provide information regarding your course and loan requirements.

Course details will include details such as course location, collage/university name, proposed course of study, course duration, the costs involved, etc.

Figure 1-11 Course & Loan Information



> **Note**
>
> The fields which are marked as **Required** are mandatory.

For more information on fields, refer to the field description table.

Table 1-10 Course & Loan Information - Field Description

Field Name	Description
Loan Purpose	The purpose for which the loan is being applied for.
Course Location	Specify whether the course you have applied for is within the country or is in a foreign country. The options are: • **Overseas** • **Domestic**
Country	The country in which the course is held. This field is enabled only if you select the **Overseas** option in the **Course Location** field.
University/School	The name of the university or school in which you intend to study.
Institution	The name of the parent institution of the university or school in which you intend to study.
Proposed Course of Study	The course which you intend to study.
Specialization	The specialization that you intend on taking.
Course Type	Specify the type of course. The options are: • **Part Time** • **Full Time**
Course Duration	The duration of the course you intend on studying. You can enter the duration in years and months.
Course Commencement Date	The date on which the course will start.
Admission Status	The status of admission i.e. whether you have already attained admission to the course or not. The options are: • **Confirmed** • **Awaited**
Cost of Course	Click on the icon to add information pertaining to course expenses.
Cost of Course	The following fields will be displayed in the **Cost of Course** overlay layer once you click on the **Cost of Course** option.
Tuition Fees	The cost of tuition.
Living Expenses	The cost of living that is estimated to be incurred during the course of education.
Travel Expenses	The cost of travel that is estimated to be incurred during the course of education.
Examination Fees	The cost of travel that is estimated to be incurred during the course of education.
Others	Any other expenditure that is estimated to be incurred during the course of education.
Cost of Course	The following fields will be displayed in the **Cost of Course** overlay layer once you click on the **Cost of Course** option.

Table 1-10 (Cont.) Course & Loan Information - Field Description

Field Name	Description
Individual Costs	The amount values as entered against each field in the Cost of Course overlay layer will be displayed in this section.
Total Amount	The total cost of course i.e. the sum of all the amount values entered against applicable individual costs will be calculated and displayed.
Eligible for Financial Assistance?	Specify if you are eligible for any scholarship or other financial assistance programs. The options are: • **Yes** • **No**
Financial Assistance Amount	The amount of financial assistance that you are eligible for. This field will be displayed if you have selected option **Yes** under the **Eligible for Financial Assistance?** field.
Loan Term	The tenure of the loan in terms of years, months, and days. **Note:** a. The loan term must be within the minimum and maximum allowed range defined at the product level. b. The units in which the loan term can be captured will depend on the maintenance for the same in OBO.
Loan Amount	The amount of the loan. **Note:** The loan amount must be within the minimum and maximum allowed range defined at the product level.
Interest Rate Type	The type of interest rate to be applied on the loan i.e. fixed or floating. **Note:** In the event that a single type of interest rate is defined for the loan product, this field will be designated as read-only, and the corresponding applicable interest rate type will be presented alongside it.

1. Perform any of the following actions:
   a. If the field is a drop-down list;

      From the **Loan Purpose** list, select the purpose for which the loan is being applied

   b. If the field is an input field,

      Enter the purpose of the loan.

2. From the **Course Location** field, specify whether the course you have applied for is within the country or is in a foreign country.

   - If you have selected the option **Overseas** under the field **Course Location**, from the **Country** list, select the country in which the course will be held.

3. In the **University/School** field, enter the name of the university/school in which you intend to study.
4. In the **Institution** field, enter the name of the parent institution of the university or school in which you intend to study.
5. In the **Proposed Course of Study** field, enter the name of the course which you intend to study.
6. In the **Specialization** field, enter the specialization that you intend on taking..
7. From the **Course Type** list, select the type of course.

8. In the **Course Duration** lists, define the duration of the course in years and/or months.
9. From the **Course Commencement Date** date picker list, select the date on which the course will commence.
10. From the **Admission Status** list, select status of admission.
11. Click on the **Cost of Course** link to add information pertaining to course expenses.

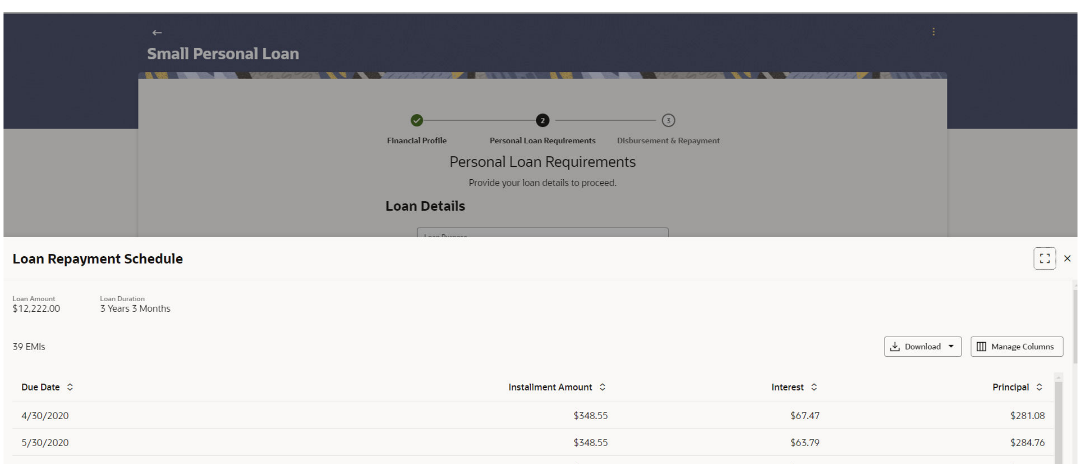
    The application displays the overlay layer in which you can specify information about the course expenses.

    a. In the **Tuition Fees** field, enter the cost of tuition.
    b. In the **Living Expenses** field, enter the estimated cost of living.
    c. In the **Travel Expenses** field, enter the estimated cost of travel that will be incurred during the course of education.
    d. In the **Examination Fees** field, enter the examination fees amount that will be incurred during the course of education.
    e. In the **Other** field, enter the amount of any other expenditure that might be incurred during the course of education, if any.
12. From the **Eligible for Financial Assistance?** field, select the option to identify if you are eligible for any scholarship or other financial assistance programs.

    - If you select the **Yes** option;

        i. In the **Financial Assistance Amount** field, enter the amount of financial assistance that you are eligible for.
13. In the **Loan Term** lists and field, define the term of the loan in years, months and/or days.
14. In the **Loan Amount** field, enter the loan amount that is to be borrowed.
15. From the **Interest Rate Type** field, select the type of interest rate you want to be applied on the loan.
16. Select the **View Repayment Schedule** option to view the loan repayment schedule in a detailed tabular form.

Figure 1-12 Loan Repayment Schedule



17. Perform any of the following actions:
    - Click **Continue** to proceed to the next step in the application.

- Click **Back** to navigate back to the previous step in the application.
- Click the **Scan QR-code anytime to continue on mobile** link to continue the application on mobile or tablet device.
- Under the kebab menu, perform any of the following actions:
  - Click the **Save and Continue Later** option to save the application.
  - Click the **Continue on Mobile** option to continue the application on a mobile device.

1.8 Disbursement & Repayment

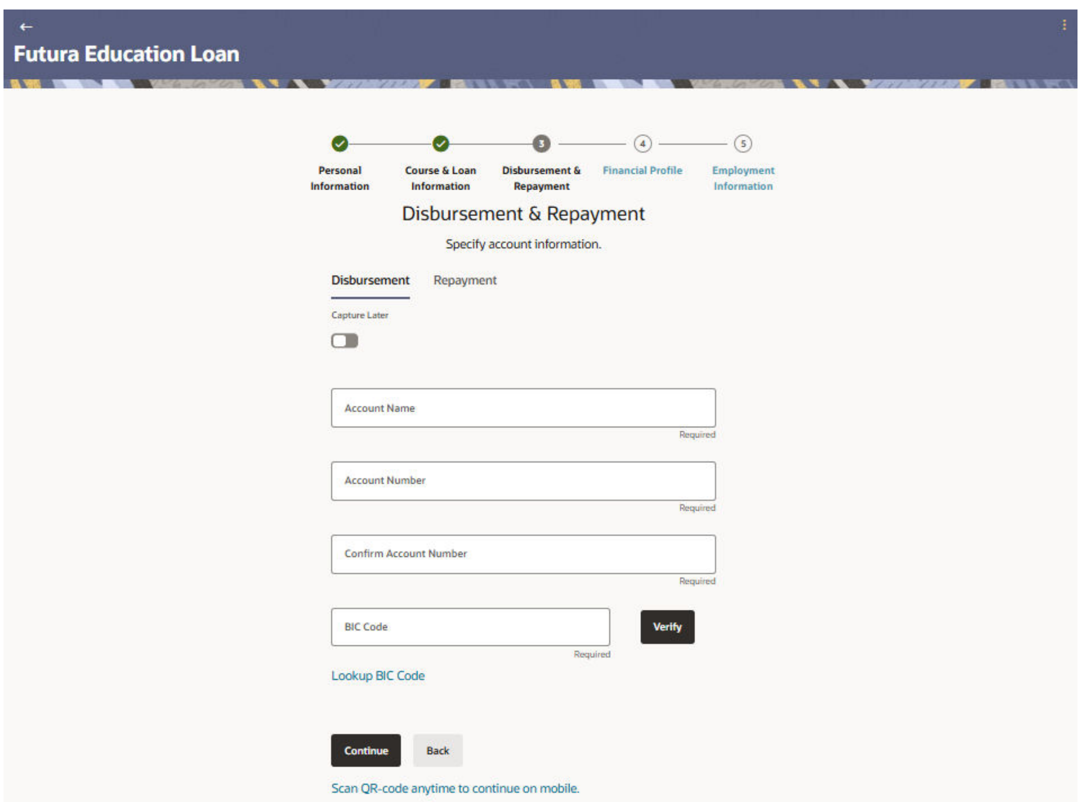
This topic describes the section of the application form where you can specify the account for loan disbursement, following successful processing and sanction of your application.

You can also specify information pertaining to the account from which you intend on making loan repayments.

In case you are an existing online banking customer, all the checking and savings accounts that you hold with the bank will be displayed and available for selection. You can alternately, specify information of accounts that you hold with other banks if you want the loan amount disbursed into an external bank account or wish to make repayments from an account held with another bank.

1. Under the **Disbursement** sub-section, perform any of the following actions:

Figure 1-13 Disbursement Details



> **Note**
>
> The fields which are marked as **Required** are mandatory.

For more information on fields, refer to the field description table.

Table 1-11 Disbursement Details - Field Description

Field Name	Description
Capture Later	The option to capture disbursement account details at a later date. Select this option if you do not wish to specify information of the account in which the loan is to be disbursed, at present.
Account Name	The name of the account holder.
Account Number	The account number in which the loan is to be disbursed.
Confirm Account Number	Re-enter the account number to confirm the same.
BIC Code	The BIC code through which the transfer is to be made.
Verify	Click on the link to verify the Bank Identifier code (BIC) defined in the **BIC Code** field.
Lookup BIC Code	The lookup for the Bank Identifier code (BIC) search. The below fields appears in modal window if the **Lookup BIC Code** link is selected.
BIC Code	The facility to lookup bank details based on Bank Identifier code through which the transfer is to be made.
Bank Name	The facility to search for the BIC code based on the bank name.
City	The facility to search for the BIC code based on the city name.
Search Results	Based on search criteria or Bank Code (BIC), fetch bank details.
Bank Name	The name of the bank in which the account is held.
City	The city in which the bank is located.
State	The state in which the bank is located.

2. In the **Disbursement** section;

   Perform any of the following actions:

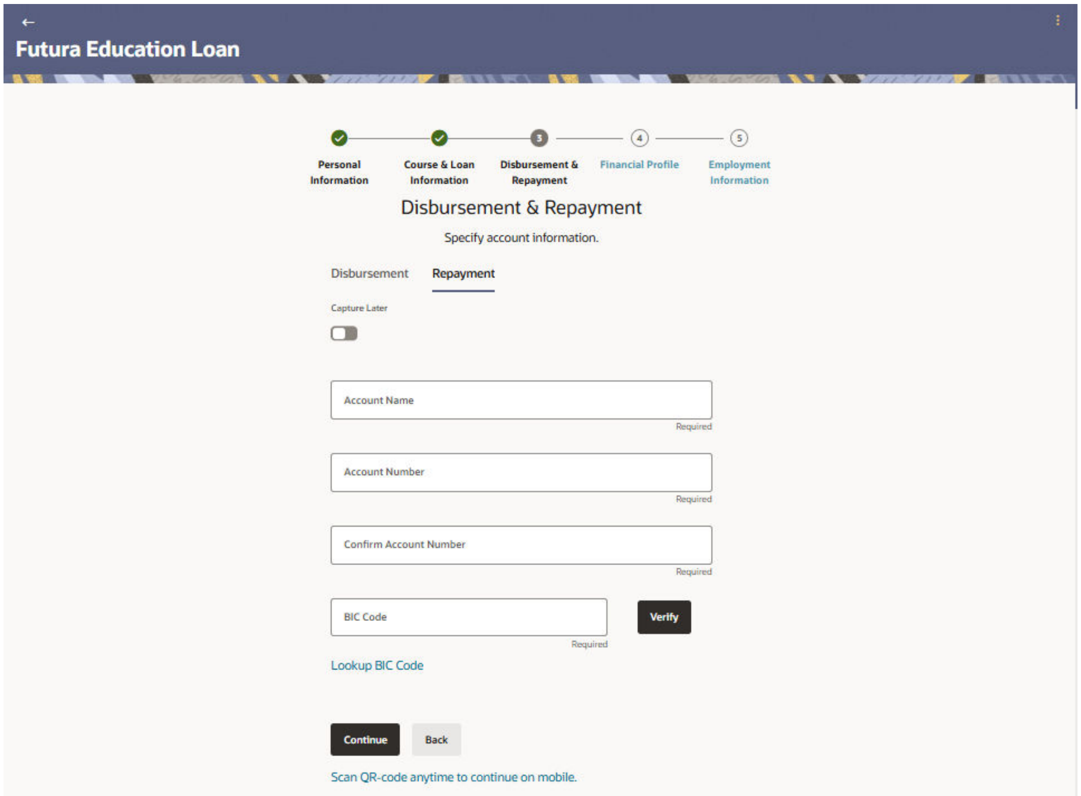
   a. Select option **Capture Later** if you wish to specify disbursement account details at a later date.
   b. In the **Loan amount to be credited in account held with** field, specify in which account the loan amount is to be credited in the **Disbursement Details** section.
   c. In the **Account Name** field, enter the name of the account holder in whose account the loan is to be disbursed.
   d. From the **Account Number** list, enter the account number in which the loan is to be disbursed.
   e. In the **Confirm Account Number** field, re-enter the account number to confirm the same.
   f. In the **BIC Code** field, enter the BIC code through which the transfer is to be made.
   g. Perform any of the following actions:
      i. Click on the **Verify** link to verify the **Bank Identifier Code** (BIC) defined in the **BIC Code** field. The system fetch bank details based on **Bank Identifier Code** (BIC).

ii. Click on **Lookup BIC Code** link, and enter the details to search the **Bank Identifier Code** through the lookup option provided.

3. Click **Continue** to proceed to the next step in the application.

   The **Repayment** tab appears.

Figure 1-14 Repayment Details



> **Note**
>
> The fields which are marked as **Required** are mandatory.

For more information on fields, refer to the field description table.

Table 1-12 Repayment Details - Field Description

Field Name	Description
Capture Later	The option to capture repayment account details at a later date. Select this option if you do not wish to specify information of the account from which the loan is to be repaid, at present.
Account Name	The name of the account holder.
Account Number	The account number from which loan repayments will be made.
Network Code	The payment network code through which the transfer will be made.

Table 1-12 (Cont.) Repayment Details - Field Description

Field Name	Description
Verify	Click on the link to verify the payment network code defined in the **Network Code** field.
Look up Network Code	The option to search for payment network code. The below fields appears in modal window if the **Lookup Network Code** link is selected.
Network Code	The facility to lookup bank details based on payment network code through which the transfer is to be made.
Bank Name	The facility to search for the Networkcode based on the bank name.
City	The facility to search for the Networkcode based on the city name.
Search Results	Based on search criteria or NetworkCode, fetch bank details.
Bank Name	The name of the bank in which the account is held.
City	The city in which the bank is located.
State	The state in which the bank is located.

4. Under the **Repayment** sub-section,

   Perform one of the following actions:

   a. Select the option **Capture Later** if you wish to specify repayment account details at a later date.
   b. In the **Account Name** field, enter the name of the account holder in whose account the loan is to be disbursed.
   c. From the **Account Number** list, enter the account number in which the loan is to be disbursed.
   d. In the **Confirm Account Number** field, re-enter the account number to confirm the same.
   e. In the **BIC Code** field, enter the BIC code through which the transfer is to be made.
   f. Perform any of the following actions:
      i. Click on the **Verify** link to verify the **Bank Identifier Code** (BIC) defined in the **BIC Code** field. The system fetch bank details based on **Bank Identifier Code** (BIC).
      ii. Click on **Lookup BIC Code** link, and enter the details to search the **Bank Identifier Code** through the lookup option provided.

5. Perform any of the following actions:
   a. Click **Continue** to proceed to the next step in the application.
   b. Click **Back** to navigate back to the previous step in the application.
   c. Click on the **Scan QR-code anytime to continue on mobile** link to continue the application on mobile or tablet device.
   d. Under the kebab menu, perform one of the following actions:
      i. Click the **Save and Continue Later** option to save the application.
      ii. Click the **Continue on Mobile** option to continue the application on a mobile device.

1.9 Employment Information

You can specify details of your employment in this step. This step will be part of the application if you have stated that you are currently employed by having selected the option **Yes, I am** under the field **Are you currently employed?** on the kickoff page.

> **Note**
>
> This section will be part of the application form only if it has been enabled by the bank administrator in the Originations Workflow Maintenance screen.

1. Click on **Upload documents to prefill this section** option to upload the supporting documents to prefill the section.

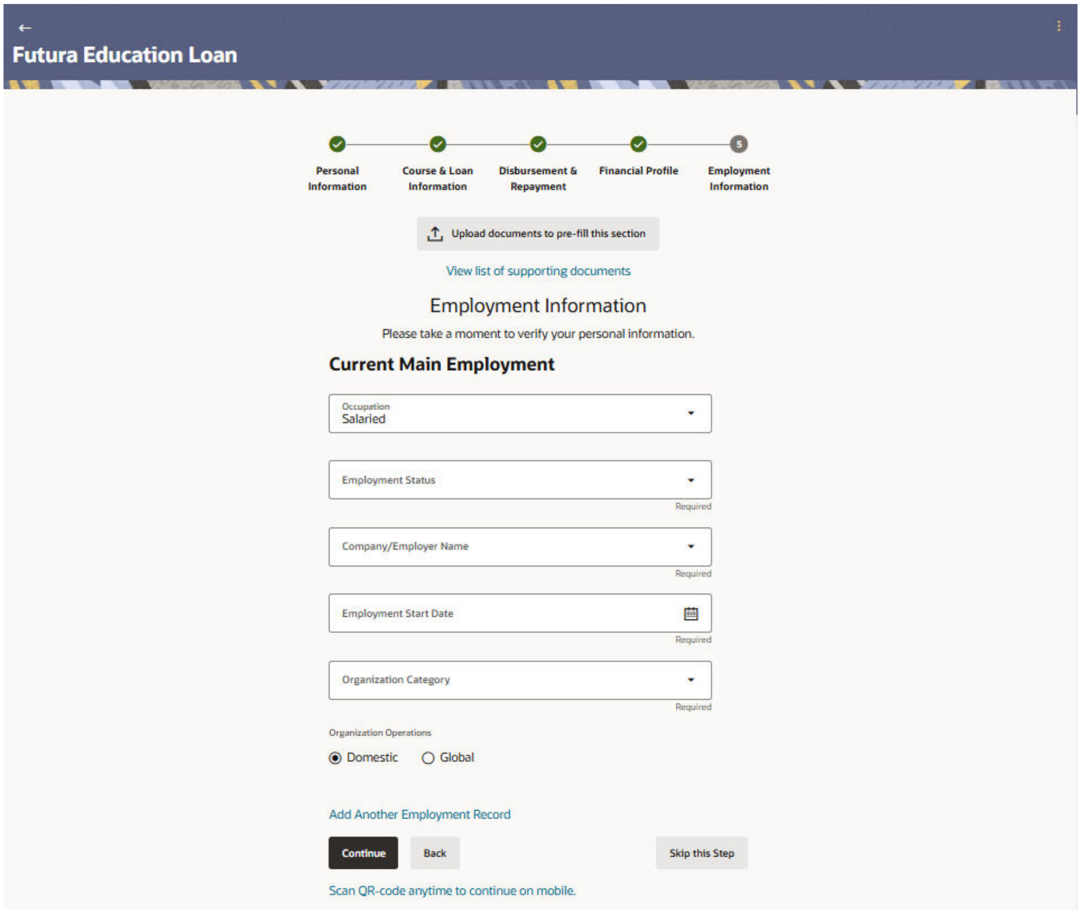
   For more information on fields, refer to the field description table.

   Table 1-13 Employment Information - Upload Documents - Field Description

Field Name	Description
	Click this link to upload supporting documents to prefill the section.
Upload documents to prefill this section	Click this link to upload supporting documents to prefill the section.
View list of supporting documents	Click on the link to view the documents supported for this section to be prefilled with data.

2. Under **Employment Information** section, specify the required details.

Figure 1-15 Employment Information



> **Note**
>
> The fields which are marked as **Required** are mandatory.

For more information on fields, refer to the field description table.

Table 1-14 Employment Information - Field Description

Field Name	Description
Occupation	Specify the occupation of the applicant. The options are: • **Salaried** • **Self Employed/Professional**
The following fields will be applicable if the applicant has selected the option **Salaried** in the **Occupation** drop-down list.	

Table 1-14 (Cont.) Employment Information - Field Description

Field Name	Description
Employment Status	Specify the status of the applicant's employment. The options are: • **Full Time** • **Part Time** • **Contract** • **Professional** • **Lawyer** • **Proprietor** • **Self Employed** • **Business** • **Agriculturist** • **Govt. Employee** • **Professional** • **Others**
Company/Employer Name	Specify the name of the company or employer at which the applicant is employed.
I currently work in this role	Specify whether the applicant is currently working in this role with this organization. The options are: • **Yes** • **No** This field is applicable when the applicant is entering the additional employment information.
Employment Start Date	The date on which the applicant started working with the specific company/employer.
Employment End Date	The date on which your applicant ended with the specific company/ employer. This field is applicable when the applicant is entering additional employment information and select **No** against the field **I currently work in this role**.
Organization Category	Select the category under which the organization falls. The options are: • **Private Ltd.** • **Government** • **NGO**
Organization Operations	Specify the area of operations of the organization with which the applicant is employed. The options are: • **Global** • **Domestic**
Add Another Employment Record	Click on this link if you wish to provide details of other past or current employment. Once you click on this link, the fields in which you can enter additional employment details, will be displayed.
Additional Employment <Number>	The following fields will be displayed for each Additional Employment record that is added.
The following fields will be applicable if you select the option **Self Employed/Professional** in the **Occupation** drop-down list.	
Profession	Specify the applicant's profession.
Company/Firm Name	specify the name of the Company/Firm where the applicant is working.

Table 1-14 (Cont.) Employment Information - Field Description

Field Name	Description
I currently work in this role	Specify whether the applicant is currently working in this role with this organization. The options are: • **Yes** • **No** This field is applicable when the applicant is entering the additional employment information.
Business Start Date	Specify the date on which the applicant started working with the specific company/business.
Business End Date	Specify the date on which the applicant's employment ended at the specific company/business. This field will only be displayed and mandatory if the option **No** has been selected under the field **I currently work in this role**.
Add Another Employment Record	Click on this link if you wish to provide details of other past or current employment. Once you click on this link, the fields in which you can enter additional employment details, will be displayed.

3. From the **Occupation** list, select the occupation in which you are/were involved when employed at the company/business.
   a. Perform any of the following actions:
      i. If you select the option **Salaried** in the **Occupation** drop-down list.
         i. From the **Employment Status** list, select the employment status applicable to you.
         ii. From the **Company/Employer Name** list, select name of the company / employer at which you are employed.
         iii. From the **Employment Start Date** date picker, select the date on which you started working with this employer.
         iv. From the **Organization Category** list, select your category under which the organization with which you are employed, falls.
         v. From the **Organization Operations** list, select the area of operations of the company/organization with which you are employed.
      ii. If you select the option **Self Employed/Professional** in the **Occupation** drop-down list.
         i. From the **Profession** list, select your profession.
         ii. From the **Company/Firm Name** list, select the name of the Company/Firm where you are working.
         iii. From the **Business Start Date** date picker, select the date on which you started working with this business/employer.
   b. Click **Add another Employment** to capture other past or current employment details.
   c. Click the icon against any of the additional employee details records to delete the specific employment record.
4. Perform any of the following actions:
   a. Click **Continue** to proceed to the next step in the application.
   b. Click **Back** to navigate back to the previous step in the application.

c. Click on the **Skip this Step** link. This option will only be provided, if this step is optional for the product for which the application is being made.

   The next step in the application will be displayed.

d. Click **Scan QR-code anytime to continue on mobile** link to continue the application on mobile or tablet device.

e. Under the kebab menu, perform any of the following actions:

   i. Click **Save and Continue Later** option to save the application.

   ii. Click **Continue on Mobile** option to continue the application on a mobile device.

1.10 Financial Profile

This topic describes the section where you can provide details pertaining to your income, expenses, assets, and liabilities.

In this section, you can provide details pertaining to your income, expenses, assets and liabilities. If you do not have any assets or liabilities or do not want to furnish that information as part of this application, you can select the options provided against each card to skip providing that specific information.

This step will be part of the application if you have stated that you are currently employed by having selected the option **Yes, I am** under the field **Are you currently employed?** on the kickoff page.

1. Click the **Upload documents to prefill this section** option to upload the supporting documents to prefill the section.

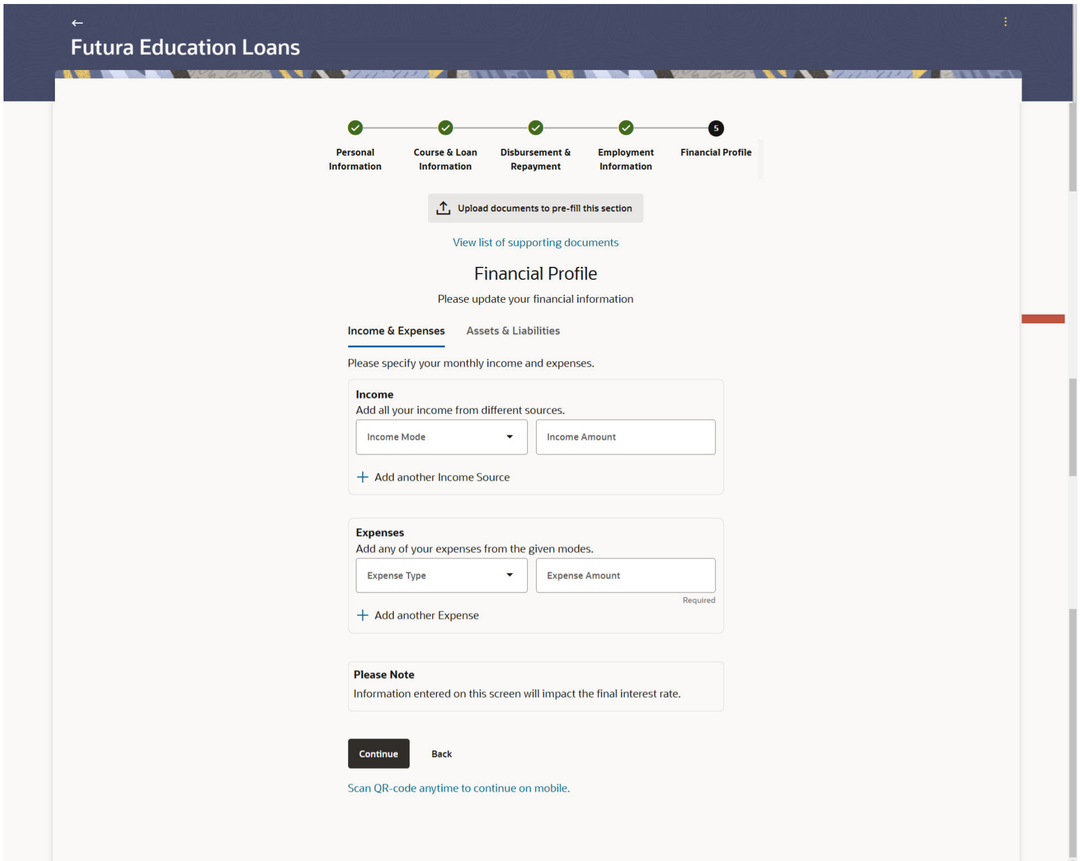
   For more information on fields, refer to the field description table.

   Table 1-15 Financial Profile – Upload Documents - Field Description

Field Name	Description
Upload documents to prefill this section	Click the link to upload an ID proof document so as to auto fill this section with the information available in your ID proof. These documents will also serve to support your application.
View list of supporting documents	Click the link to view the documents supported for this section to be prefilled with data.

2. Under **Income & Expenses** section, specify the required details.

Figure 1-16 Financial Profile – Income & Expenses



> **Note**
>
> The fields which are marked as **Required** are mandatory.

For more information on fields, refer to the field description table.

Table 1-16 Financial Profile – Income & Expenses -Field Description

Field Name	Description
Income Mode	The possible modes of income will all be listed in the drop-down. Select any income mode to specify the amount earned on a monthly basis.
Income Amount	Specify the amount of income earned on a monthly basis against the selected income mode.
Add another Income Source	The option to add another income record. The applicant can select this option to add multiple income records.
Expense Type	The possible types of expenditure supported by the bank will all be listed in the drop-down. Select any expense type to specify the amount spent on a monthly basis against it.
Expense Amount	Specify the amount of expenditure incurred on a monthly basis against the type selected.

Table 1-16 (Cont.) Financial Profile – Income & Expenses -Field Description

Field Name	Description
Add another Expense	The option to add another expense record. The applicant can select this option to add multiple expense records.

a. Click on **Upload documents to prefill this section** option to upload the supporting documents to prefill the section.

b. From the **Income Mode** list, select the income mode to specify the amount earned on a monthly basis.

c. In the **Income Amount** field, enter the amount of income earned on a monthly basis against the selected income mode.

d. Click on the **Add another Income Source** link to add another income record.

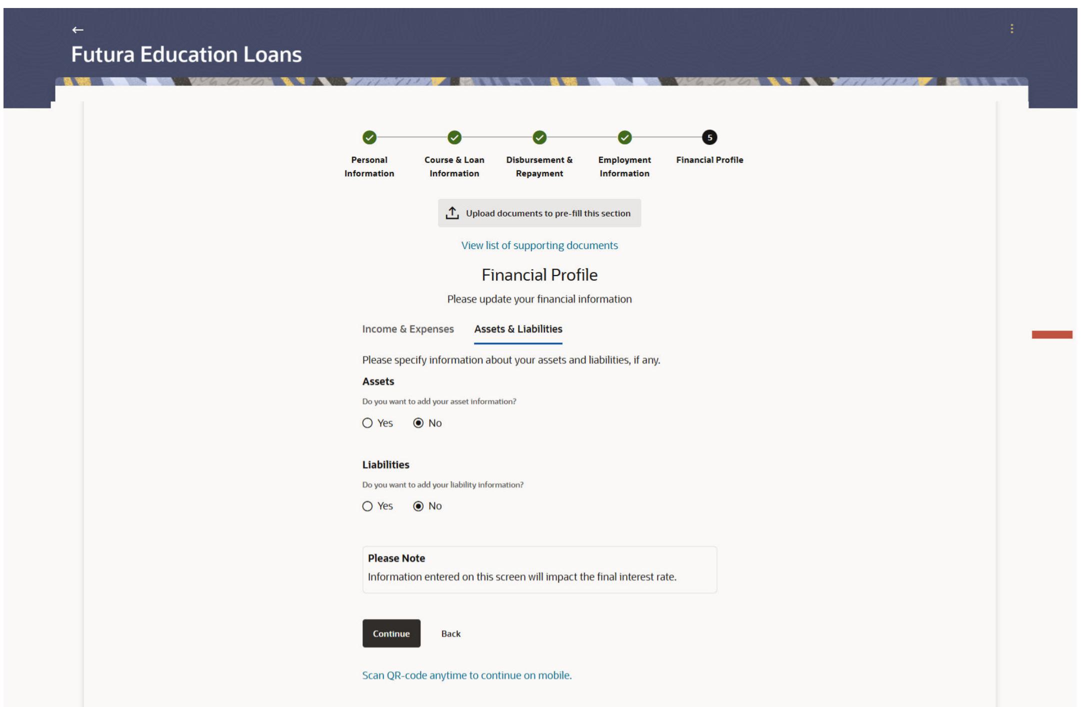
e. From the **Expense Type** list, select the expense type mode to specify the amount spend on a monthly basis.

f. In the **Expense Amount** field, enter the amount of expenditure incurred on a monthly basis against the type selected.

g. Click on the **Add another Expense** link to add another expenserecord.

3. Under **Asset & Liabilities** section, specify the required details.

Figure 1-17 Financial Profile – Asset & Liabilities



> ⓘ **Note**
>
> The fields which are marked as **Required** are mandatory.

For more information on fields, refer to the field description table.

Table 1-17 Financial Profile – Asset & Liabilities - Field Description

Field Name	Description
Do you want to add your asset information?	Specify whether asset information is to be provided or not. The options are: • **Yes** • **No**
Asset Type	Specify the type of asset you wish to add.
Asset Value	The current value of the asset
Add another Asset	The option to add another asset record.
Do you want to add your liability information?	Specify whether information about the applicant's liabilities is to be specified or not. The options are: • **Yes** • **No** If the option **Yes** is selected, the fields by way of which you can specify liability information will appear as follows.
Liability Type	Specify the type of liability you wish to define.
Liability Value	The value of the liability selected.
Add another Liability	The option to add another liability record.

4. In the **Do you want to add asset information?** field, perform any of the following actions:
   a. If you select option **Yes**:
      i. From the **Asset Type** list, select the type of asset you wish to add.
      ii. In the **Asset Value** field, specify the value of the selected asset.
      iii. Click on the **Add another Asset** link to add another asset record.
   b. Select option **No**, if you do not wish to add asset information.
5. In the **Do you want to add liability information?** field, Perform any of the following actions:
   a. If you select option **Yes**:
      i. From the **Liability Type** list, select the type of liability you wish to define.
      ii. In the **Liability Value** field, specify the value of the selected liability.
      iii. Click the **Add another Liability** link to add another liability record.
   b. Select option **No** if you do not wish to add liability information.
6. Perform any of the following actions:
   a. Click **Continue** to proceed to the next step in the application, once you have furnished all your financial information in the various sections.
   b. Click **Back** to navigate back to the previous step in the application.
   c. Click the **Scan QR-code anytime to continue on mobile** link to continue the application on mobile or tablet device.
   d. Under the kebab menu, perform any of the following actions:
      i. Click the **Save and Continue Later** option to save the application.
      ii. Click the **Continue on Mobile** option to continue the application on a mobile device.

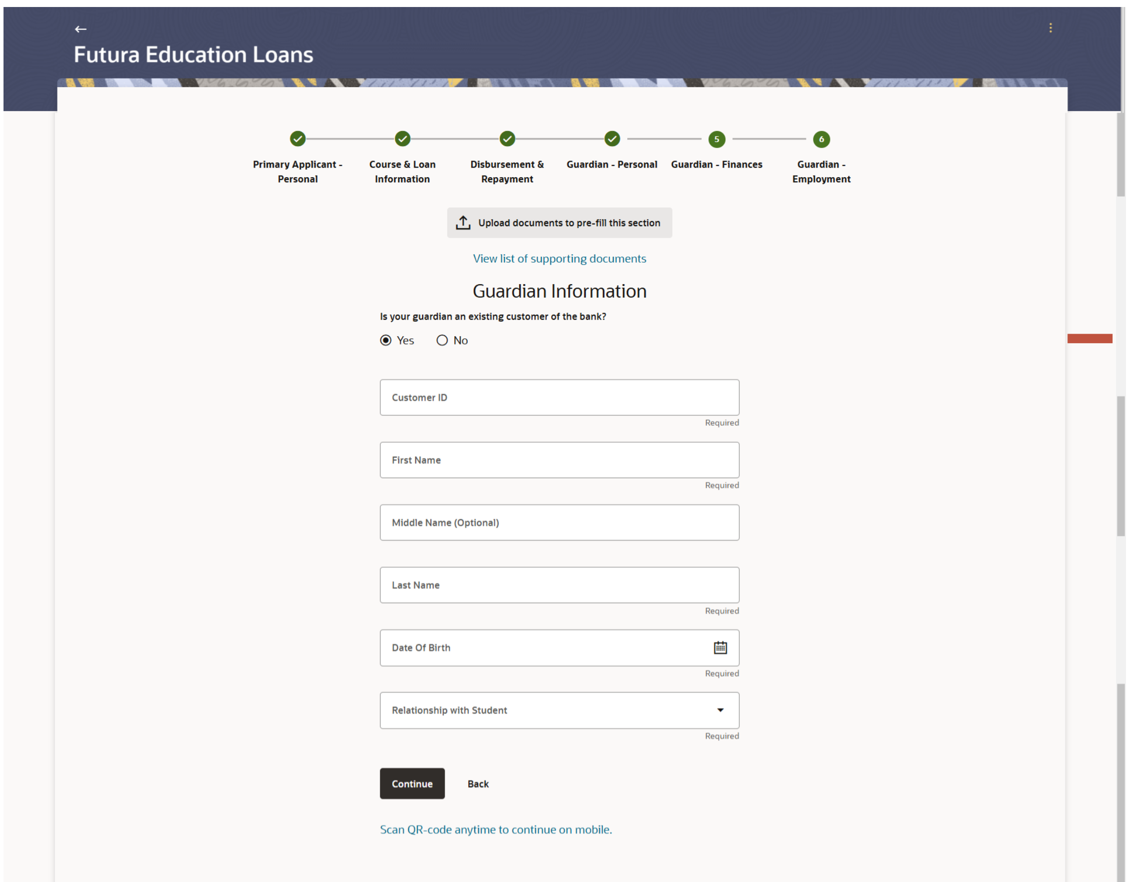
1.11 Guardian Information

This topic describes the section of the application form where you can provide basic information about your guardian.

This section will be part of the application form only if you have stated that you are not currently employed, by having selected the option **No, I am Not**, under the field **Are you Currently Employed?** on the kickoff page.

In case your guardian is an existing customer of the option, you will not be required to furnish their personal information and instead can specify the guardian's banking customer ID along with basic information (Name and Date of Birth). The guardian's employment and financial information will be displayed and if you wish to update the same, you can do so. In case your guardian does not have any existing relationship with the bank, you will be required to specify detailed personal information as well as their employment and financial information.

Figure 1-18 Guardian Information



> **Note**
>
> The fields which are marked as **Required** are mandatory.

For more information on fields, refer to the field description table.

Table 1-18 Parent/Guardian Information - Field Description

Field Name	Description
Is your guardian an existing customer of the bank?	Specify whether your guardian is an existing customer of the bank. The options are: • **Yes** • **No**
The following fields are displayed if the option **Yes** is selected under the Is your **guardian an existing customer of the bank?** field.	
Customer ID	The customer ID of your guardian.
First Name	The first name of your guardian.
Middle Name	The middle name of your guardian.
Last Name	The last name or surname of your guardian.
Date of Birth	The date of birth of your guardian. The system validates the guardian's date of birth, whether the guardian's age meets with the minimum age requirement set up for the specific product. The format of the date should be DD/MM/YYYY.
Relationship with Student	Value to specify how you are related to the guardian.

1. In the **Is your guardian an existing customer of the bank?** field, select the option to define whether or not your guardian is an existing customer of the bank.

   - If you have selected the option **Yes** under the **Is your guardian an existing customer of the bank?** field,

     i. In the **Customer ID** field, enter your guardian's customer ID.

     ii. In the **First Name** field, enter the first name of your guardian.

     iii. In the **Middle Name** field, enter the middle name of your guardian, if applicable.

     iv. In the **Last Name** field, enter the last name of your guardian.

     v. From the **Date of Birth** date picker, select the date of birth of your guardian.

     vi. From the **Relationship with Student** list, select the relationship that your guardian has with you.

2. The following fields will be enabled if you select the option **No** under the **Is your guardian an existing customer of the bank?** field.

   click **Continue** to proceed to the section in which you can enter the guardian's personal information.

3. Perform any of the following actions:

   a. Click **Continue** to proceed to the next step in the application, once you have furnished all your financial information in the various sections.

   b. Click **Back** to navigate back to the previous step in the application.

   c. Click the **Scan QR-code anytime to continue on mobile** link to continue the application on mobile or tablet device.

   d. Under the kebab menu, perform any of the following actions:

      i. Click the **Save and Continue Later** option to save the application.

      ii. Click the **Continue on Mobile** option to continue the application on a mobile device.

1.12 Guardian Information (New to bank)

This topic describes the section of the application form where you can provide basic information about your guardian.

In this section you can specify the basic personal information of your guardian, if the guardian is new to the bank. This section along with sections to capture the guardian's employment and financial information will be part of the application form if the applicant is not currently employed, as identified on the kickoff page.

This section will be preceded by the Online KYC step since the guardian is new to the bank. The guardian can opt to complete KYC or can skip it.

Figure 1-19 Guardian Information – Basic Details

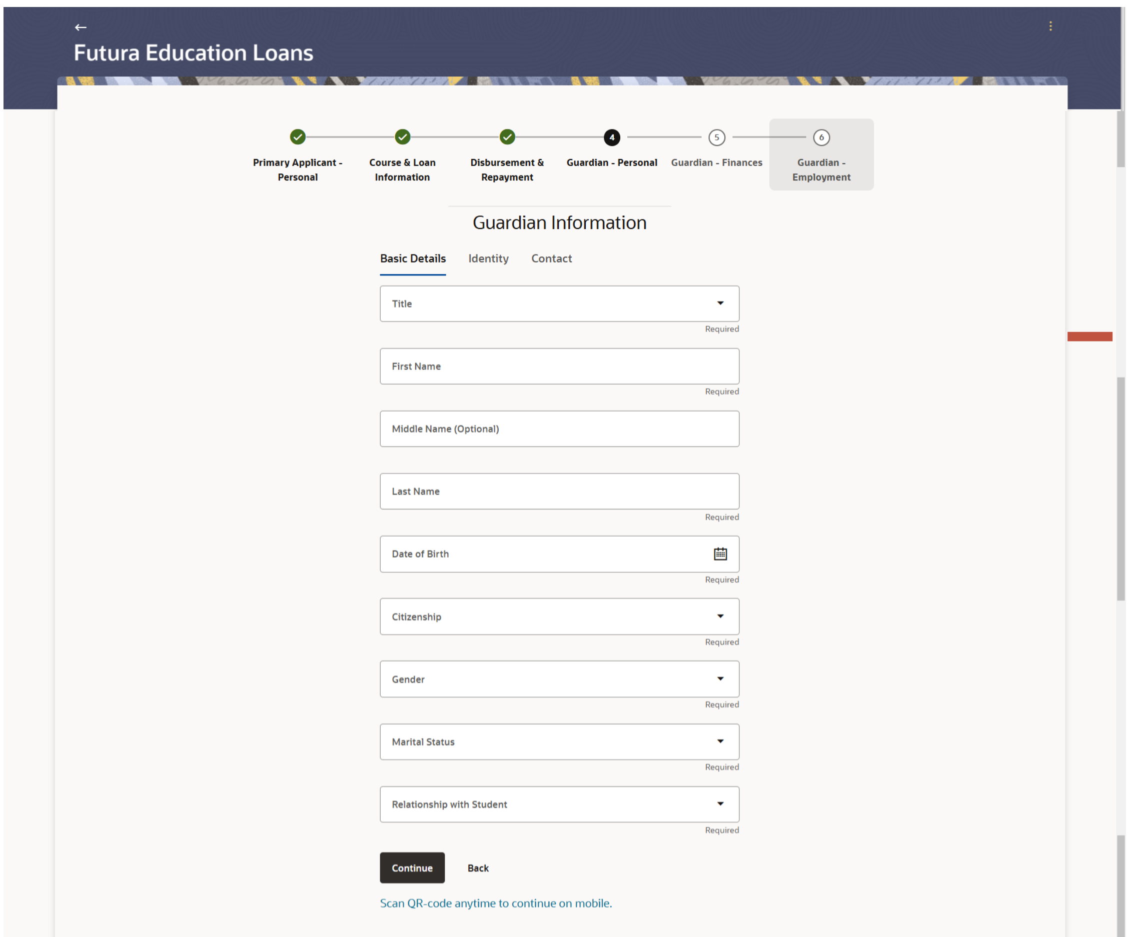
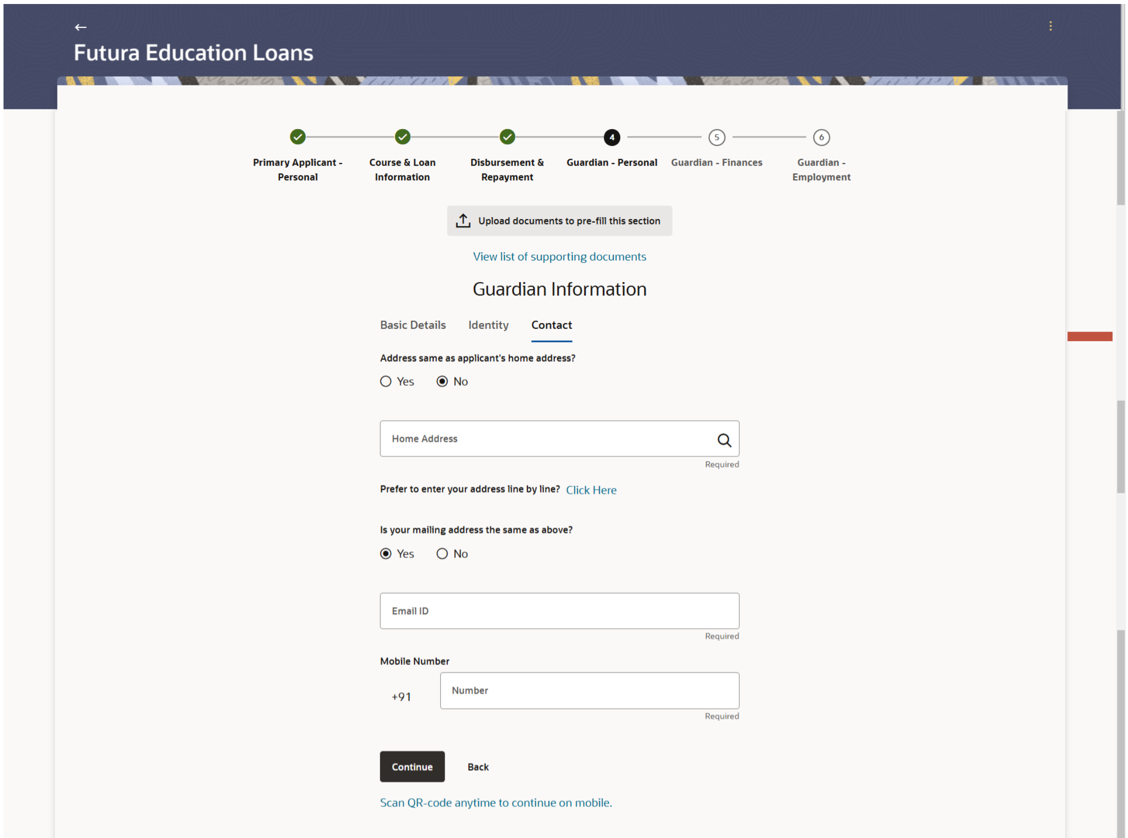


Figure 1-20 Guardian Information - Contact



1. Click the **Upload documents to prefill this section** option to upload supporting documents to prefill the section.

> **Note**
>
> The fields which are marked as **Required** are mandatory.

For more information on fields, refer to the field description table.

Table 1-19 Guardian Information - – Basic Details - Field Description

Field Name	Description
Upload documents to prefill this section	Click this link to upload an ID proof document so as to auto fill this section with the information available in the guardian's ID proof. These documents will also serve to support your application.
View list of supporting documents	Click on the link to view the documents supported for this section to be prefilled with data.
Title	The salutation/title applicable to your guardian. Examples of salutation are Mr., Mrs., Dr. etc.
First Name	The guardian's first name
Middle Name	The guardian's middle name, if applicable.
Last Name	The guardian's last name.

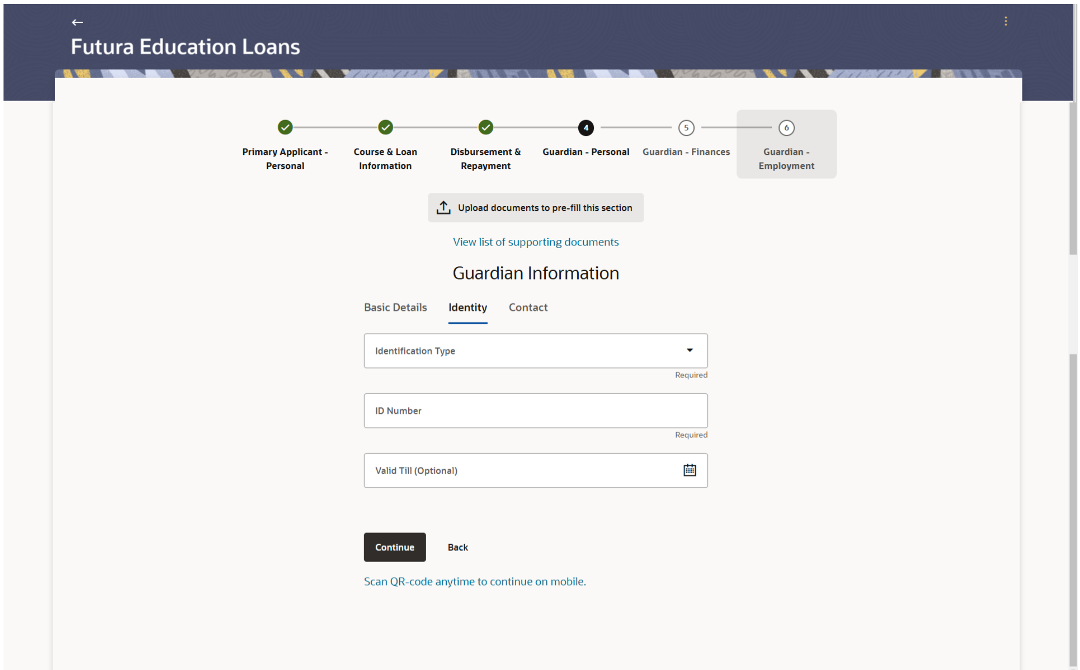
Table 1-19 (Cont.) Guardian Information - – Basic Details - Field Description

Field Name	Description
Date of Birth	The guardian's date of birth. The system validates the date of birth to ensure the guardian has attained the age of majority. The format of the date should be DD/MM/YYYY.
Citizenship	The country of which the guardian is a citizen.
Gender	The guardian's gender. The options are: • **Male** • **Female** • **Other** • **Do not wish to disclose**
Marital Status	The guardian's marital status. The options are: • **Legally Separated** • **Married** • **Unmarried** • **Widow**
Relationship with Student	Value to specify how you are related to the guardian.

2. In the **Primary Details** tab;
   a. From the **Title** list, select the title that applies to your guardian.
   b. In the **First Name** field, enter the guardian's first name.
   c. In the **Middle Name** field, enter the guardian's middle name, if applicable.
   d. In the **Last Name** field, enter the guardian's last name.
   e. From the **Date of Birth** date picker, enter the guardian's date of birth.
   f. From the **Citizenship** list, select the country of which the guardian is a citizen.
   g. From the **Gender** list, select the guardian's gender.
   h. From the **Martial Status** list, select the guardian's marital status.
   i. From the **Relationship with Student** list, select the applicable relationship.
3. Click **Continue** to move to next sub-section.

   The **Identity** sub-section appears.

Figure 1-21 Guardian Information - Identity



> **Note**
>
> The fields which are marked as **Required** are mandatory.

For more information on fields, refer to the field description table.

Table 1-20 Guardian Information - Identity - Field Description

Field Name	Description
Identification Type	The type of identification that you wish to provide as the guardian's proof of identity.
ID Number	The guardian's identity number of the proof of identity selected.
Valid Till	The date till which the identification document is valid. This field is optional.

4. In the **Identity** tab;
   a. From the **Identification Type** list, select an identification document which you would like to provide as the guardian's proof of identity.
   b. In the **ID Number** field, enter the identity number of the proof of identity selected.
   c. From the **Valid till** date picker, select the date till which the identification document is valid, if required.
5. Click **Continue** to move to next sub-section,

   The **Contact** sub-section appears.

> **Note**
>
> The fields which are marked as **Required** are mandatory.

For more information on fields, refer to the field description table.

Table 1-21 Personal Information - Contact - Field Description

Field Name	Description
Address same as applicant's home address?	Select option **Yes** under this field if the guardian resides at the same address as you. The options are: • **Yes** • **No**
Home Address	Enter the guardian's address in this field. This field is prompt enabled, hence, as you type characters, addresses that match the characters will be listed and you can select the desired address. This field will be displayed if the option **No** has been selected under the field **Address same as applicant's home address?**
Home Address Overlay This overlay is displayed when you click on the **Click Here** link available under the **Home Address** field. On this overlay, you can enter the address line by line.	
House/Unit Number	The guardian's house or flat number.
Building Name	Enter the building name of the guardian's home address.
Street	Specify the street address of the guardian's home address.
Locality	Specify the locality in which the guardian's home address is located.
Country	Select the country in which the guardian resides.
City	Specify the city in which the guardian resides.
State	Select the state in which the guardian resides.
Zip Code	Enter the zip code of the guardian's home address.
Is the mailing address the same as above?	Identify if the guardian's mailing address is the same as the home address entered. The options are: • **Yes** • **No**
Mailing Address	Enter the guardian's mailing address in this field. This option will appear only if you have selected option **No** under the **Is the mailing address the same as above?** field.
Mailing Address Overlay This overlay is displayed when you click on the **Click Here** link available under the **Mailing Address** field. On this overlay, you can enter your mailing address line by line.	
House/Unit Number	The house or flat number of the guardian's mailing address.
Building Name	Enter the building name of the guardian's mailing address.
Street	Specify the street address of the guardian's mailing address.
Country	Select the country in which the guardian's mailing address is located.
City	Specify the city in which the guardian's mailing address is located.
State	Select the state in which the guardian's mailing address is located.
Locality	Specify the locality in which the guardian's mailing address is located.

Table 1-21 (Cont.) Personal Information - Contact - Field Description

Field Name	Description
Zip Code	Enter the zip code of the guardian's mailing address.
Email ID	Enter the guardian's email ID.
Mobile Number	Enter the guardian's mobile number.

6. In the **Contact** tab;
   a. Select the option of choice under the field **Address same as applicant's home address?**

      Perform one of the following action:
      i. If you have selected option **Yes**, you will not be required to enter the guardian's home address.
      ii. If you have selected option **No**, In the Home Address field, enter the guardian's Home address.
   b. Click on the **Click Here** link provided under the**Home Address** field to invoke the overlay on which you can enter your address line by line.
   c. If you have clicked the **Click Here** link, the **Home Address** overlay is displayed. You can specify your home address as follows:
      i. In the **House/Unit Number** field, enter your house or flat number.
      ii. In the **Building Name** field, enter the building/house name of your permanent address, if applicable.
      iii. In the **Street** field, enter the name of the street on which your permanent address is located.
      iv. From the **Country** field, select the country in which your home address is located.
      v. In the **City** field, specify the city in which your home address is located.
      vi. From the **State** field, select the state in which your home address is located.
      vii. In the **Locality** field, enter the locality in which your permanent address is located.
      viii. In the **Zip Code** field, enter the zip code of your permanent address.
      ix. Click the **Add** button to add the address.

         The overlay window will be closed and the address will be updated in the **Home Address** field under the **Contact Details** section on the **Personal Information** page.
   d. In the **Is your mailing address the same as above?** field, select the option of choice;

      Perform any of the following actions:
      - If you select **No**;
         i. In the **Mailing Address** field, enter your mailing address.
         ii. Click on the **Click Here**link provided under the **Mailing Address** field to invoke the overlay on which you can enter your address line by line.
         iii. If you have clicked the **Click Here** link, the **Mailing Address** overlay is displayed. You can specify your mailing address as follows:
            i. In the **House/Unit Number** field, enter your house or flat number.

   ii. In the **Building Name** field, enter the building/house name of your mailing address, if applicable.
   iii. In the **Street** field, enter the name of the street on which your mailing address is located.
   iv. From the **Country** field, select the country in which your mailing address is located.
   v. In the **City** field, enter the name of the city in which your mailing address is located.
   vi. From the **State** field, select the name of the state in which your mailing address is located.
   vii. In the **Locality** field, enter the locality in which your mailing address is located.
   viii. In the **Zip Code** field, enter the zip code of your mailing address.
   ix. Click the **Add** button to add the address. The overlay window will be closed and the address will be updated in the Mailing **Address** field under the **Contact Details** section on the **Personal Information** page.
- If you select **Yes**, your home address will be considered as your mailing address.

7. In the **Email ID** field, enter guardian's email ID.
8. Perform any of the following actions:
   a. Click **Continue** to proceed to the next step in the application, once you have furnished all your financial information in the various sections.
   b. Click **Back** to navigate back to the previous step in the application.
   c. Click the **Scan QR-code anytime to continue on mobile** link to continue the application on mobile or tablet device.
   d. Under the kebab menu, perform any of the following actions:
      i. Click the **Save and Continue Later** option to save the application.
      ii. Click the **Continue on Mobile** option to continue the application on a mobile device.

1.13 Guardian's Employment

You can specify details of the guardian's employment in this step. This step will be part of the application if you have stated that you are not employed currently by having selected the option **No, I am not** under the field **Are you currently employed?** on the kickoff page.

1. Click on **Upload documents to prefill this section** option to upload supporting documents to prefill the section.

   For more information on fields, refer to the field description table.

Table 1-22 Employment Information - Upload Documents - Field Description

Field Name	Description
	Click this link to upload supporting documents to prefill the section.
Upload documents to prefill this section	Click this link to upload supporting documents to prefill the section.

Table 1-22 (Cont.) Employment Information - Upload Documents - Field Description

Field Name	Description
View list of supporting documents	Click on the link to view the documents supported for this section to be prefilled with data.

2. Under **Employment Information** section, specify the required details.

Figure 1-22 Guardian's Employment - Salaried

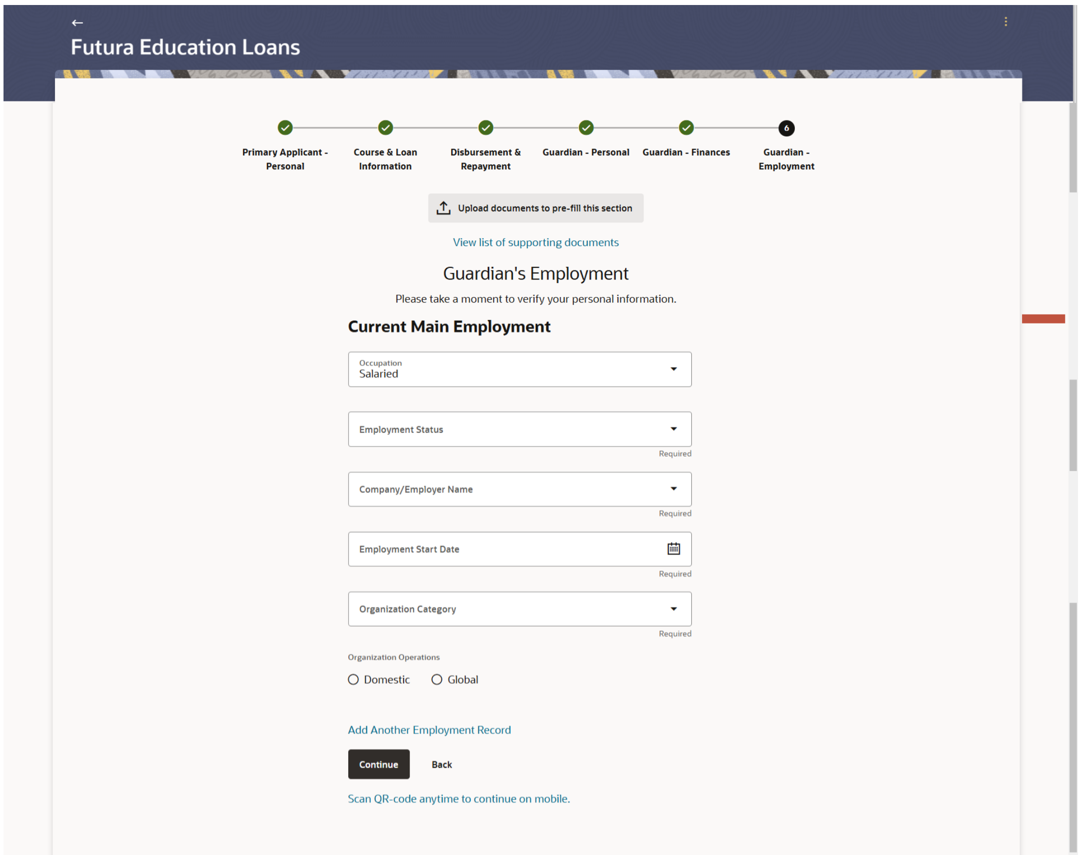
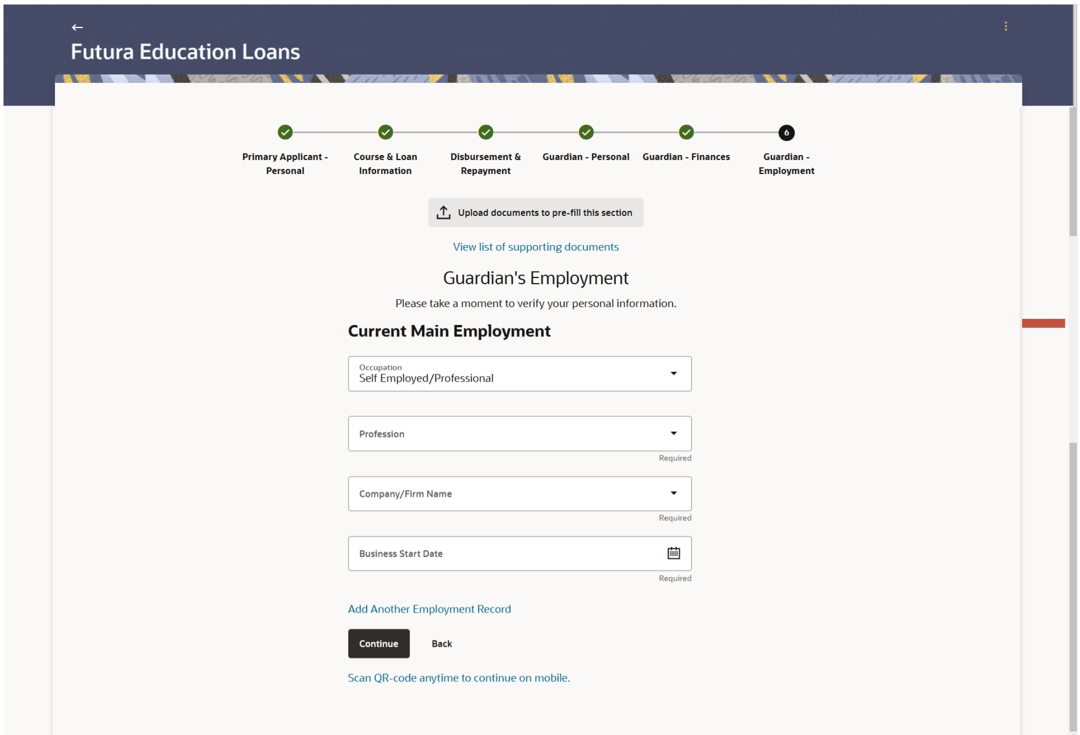


Figure 1-23 Guardian's Employment - Self Employed/Professional



> **Note**
>
> The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 1-23 Guardian Employment - Field Description

Field Name	Description
Upload documents to prefill this section	Click this link to upload supporting documents to prefill the section.
View list of supporting documents	Click on the link to view the documents supported for this section to be prefilled with data.
Occupation	The occupation of the guardian. The options are: • **Salaried** • **Self Employed/Professional**
The following fields will be applicable if you have selected the option **Salaried** in the **Occupation** drop-down list.	

Table 1-23 (Cont.) Guardian Employment - Field Description

Field Name	Description
Employment Status	The status of the guardian's employment. The options are: • **Full Time** • **Part Time** • **Contract** • **Professional** • **Lawyer** • **Proprietor** • **Self Employed** • **Business** • **Agriculturist** • **Govt. Employee** • **Professional** • **Others**
Company/Employer Name	The name of the company of employer at which the guardian is employed.
Employment Start Date	The date on which the guardian started working with the specific company/employer.
Organization Category	The category under which the guardian's organization falls. The options are: • **Private Ltd.** • **Government** • **NGO**
Organization Operations	Specify the area of operations of the organization with which the guardian is employed. The options are: • **Global** • **Domestic**
Add Another Employment Record	Click on this link if you wish to provide details of other past or current employment. Once you click on this link, the fields in which you can enter additional employment details, will be displayed.
The following fields will be applicable if you have selected the option **'Self Employed/Professional'** in the **Occupation** drop-down list.	
Profession	Select the guardian's profession from the list provided.
Company/Firm Name	The name of the Company/Firm where the guardian is working.
Business Start Date	The date on which the guardian has started their business.
Add Another Employment Record	Click on this link if you wish to provide details of other past or current employment. Once you click on this link, the fields in which you can enter additional employment details, will be displayed.
Additional Employment <Number> The following fields will be displayed for each Additional Employment record that is added.	
Occupation	The occupation of the guardian. The options are: • **Salaried** • **Self Employed/Professional**
The following fields will be applicable if you have selected the option 'Salaried' in the Occupation drop-down list.	

Table 1-23 (Cont.) Guardian Employment - Field Description

Field Name	Description
Employment Status	The status of the guardian's employment. The options are: • **Full Time** • **Part Time** • **Contract** • **Professional** • **Lawyer** • **Proprietor** • **Self Employed** • **Business** • **Agriculturist** • **Govt. Employee** • **Professional** • **Others**
Company/Employer Name	The name of the company of employer at which the guardian is are employed.
I currently work in this role	Specify whether the guardian is currently working in this role with this organization. The options are: • **Yes** • **No**
Employment Start Date	The date on which the guardian started working with the specific company/employer.
Employment End Date	The date on which the guardian's employment ended with the specific company/employer.
Organization Category	The category under which the guardian's organization falls. The options are: • **Private Ltd.** • **Government** • **NGO**
Organization Operations	Specify the area of operations of the organization with which the guardian is employed. The options are: • **Global** • **Domestic**
Add Another Employment Record	Click on this link if you wish to provide details of other past or current employment. Once you click on this link, the fields in which you can enter additional employment details, will be displayed.
The following fields will be applicable if you have selected the option **Self Employed/Professional** in the **Occupation** drop-down list.	
Profession	Specify the guardian's profession.
Company/Firm Name	The name of the Company/Firm where the guardian is working.
I currently work in this role	Specify whether the guardian is currently working in this role with this organization. The options are: • **Yes** • **No**
Business Start Date	The date on which the guardian started the business.

Table 1-23 (Cont.) Guardian Employment - Field Description

Field Name	Description
Business End Date	The date on which the guardian ended the business. This field will only be displayed and mandatory if the option **No** has been selected under the field **I currently work in this role**.
Add Another Employment Record	Click on this link if you wish to provide details of other past or current employment. Once you click on this link, the fields in which you can enter additional employment details, will be displayed.

3. From the **Occupation** list, select the occupation in which the guardian is/was involved when employed at the company/business.
   a. Perform any of the following actions:
      i. If you select the option **Salaried** in the **Occupation** drop-down list.
         i. From the **Employment Status** list, select the employment status applicable to you.
         ii. From the **Company/Employer Name** list, select name of the company / employer at which you are employed.
         iii. From the **Employment Start Date** date picker, select the date on which you started working with this employer.
         iv. From the **Organization Category** list, select your category under which the organization with which you are employed, falls.
         v. From the **Organization Operations** list, select the area of operations of the company/organization with which you are employed.
      ii. If you select the option **Self Employed/Professional** in the **Occupation** drop-down list.
         i. From the **Profession** list, select your profession.
         ii. From the **Company/Firm Name** list, select the name of the Company/Firm where you are working.
         iii. From the **Business Start Date** date picker, select the date on which you started working with this business/employer.
   b. Click **Add another Employment** to capture other past or current employment details.
   c. Click the icon against any of the additional employee details records to delete the specific employment record.
4. Perform one of the following actions:
   - Click **Continue** to proceed to the next step in the application.
   - Click **Back** to navigate back to the previous step in the application.
   - Click on the **Scan QR-code anytime to continue on mobile** link to continue the application on mobile or tablet device.
   - Under the kebab menu, perform one of the following actions:
     – Click the **Save and Continue Later** option to save the application.
     – Click the **Continue on Mobile** option to continue the application on a mobile device.
5. Perform any of the following actions:

a. Click **Continue** to proceed to the next step in the application.
b. Click **Back** to navigate back to the previous step in the application.
c. Click **Scan QR-code anytime to continue on mobile** link to continue the application on mobile or tablet device.
d. Under the kebab menu, perform any of the following actions:
    i. Click **Save and Continue Later** option to save the application.
    ii. Click **Continue on Mobile** option to continue the application on a mobile device.

1.14 Guardian's Finances

This topic describes the section where you can provide details pertaining to guardian's income, expenses, assets, and liabilities.

In this section, you can provide details pertaining to the guardian's income, expenses, assets and liabilities. If the guardian does not have any assets or liabilities or does not want to furnish that information as part of this application, you can select the options provided against each card to skip providing that specific information.

This step will be part of the application if you have stated that you are not employed currently by having selected the option **No, I am not** under the field **Are you currently employed?** on the kickoff page.

1. Click the **Upload documents to prefill this section** option to upload supporting documents to prefill the section.

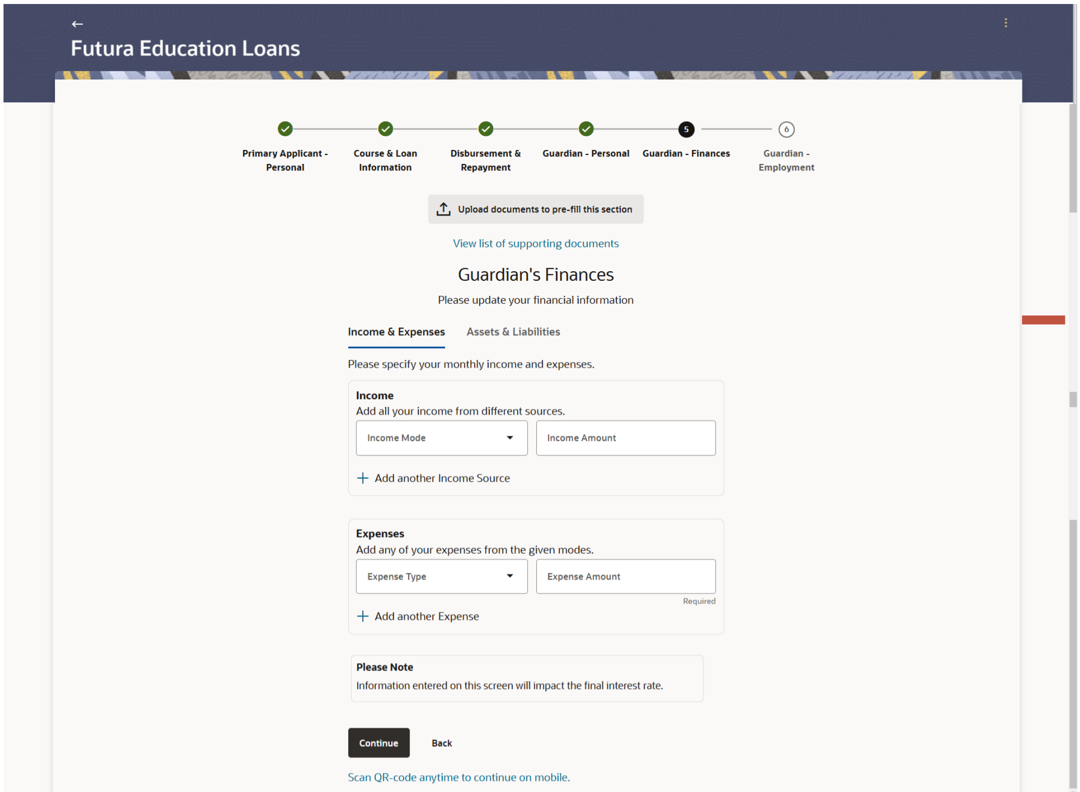
   For more information on fields, refer to the field description table.

   Table 1-24 Guardian's Finances – Upload Documents - Field Description

Field Name	Description
Upload documents to prefill this section	Click the link to upload an ID proof document so as to auto fill this section with the information available in your ID proof. These documents will also serve to support your application.
View list of supporting documents	Click the link to view the documents supported for this section to be prefilled with data.

2. Under **Income & Expenses** section, specify the required details.

Figure 1-24 Guardian's Finances – Income & Expenses



> **Note**
>
> The fields which are marked as **Required** are mandatory.

For more information on fields, refer to the field description table.

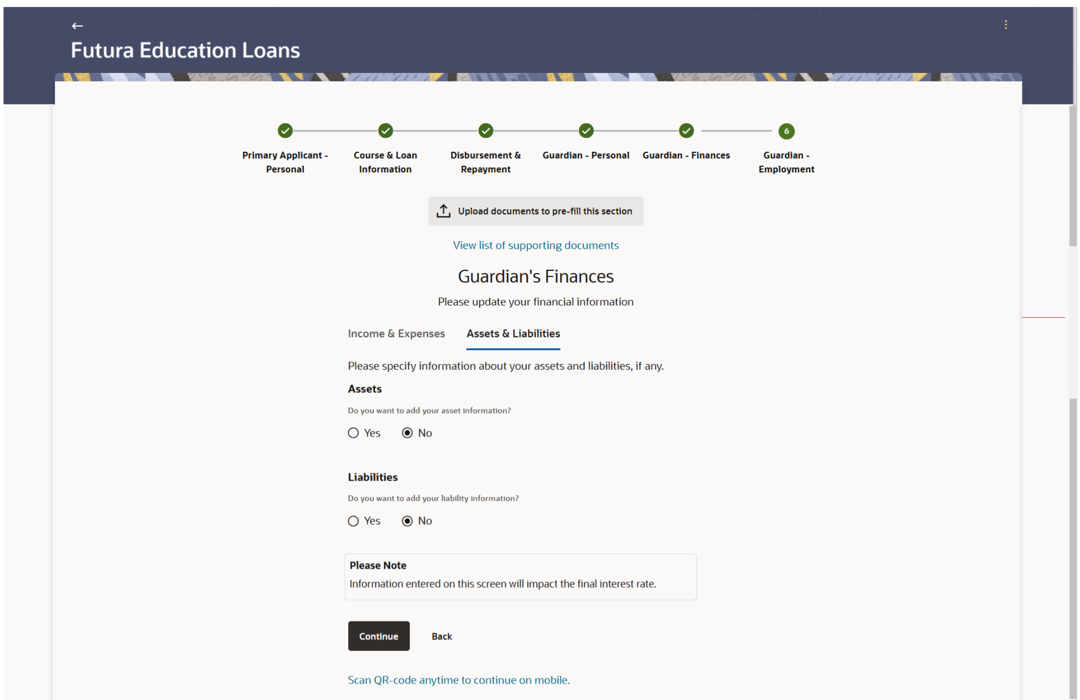
Table 1-25 Guardian's Finances – Income & Expenses - Field Description

Field Name	Description
Income Mode	The possible modes of income will all be listed in the drop-down. Select any income mode to specify the amount earned on a monthly basis.
Income Amount	Specify the amount of income earned on a monthly basis against the selected income mode.
Add another Income Source	The option to add another income record. The applicant can select this option to add multiple income records.
Expense Type	The possible types of expenditure supported by the bank will all be listed in the drop-down. Select any expense type to specify the amount spent on a monthly basis against it.
Expense Amount	Specify the amount of expenditure incurred on a monthly basis against the type selected.
Add another Expense	The option to add another expense record. The applicant can select this option to add multiple expense records.

a. Click on **Upload documents to prefill this section** option to upload the supporting documents to prefill the section.
b. From the **Income Mode** list, select the income mode to specify the amount earned on a monthly basis.
c. In the **Income Amount** field, enter the amount of income earned on a monthly basis against the selected income mode.
d. Click on the **Add another Income Source** link to add another income record.
e. From the **Expense Type** list, select the expense type mode to specify the amount spend on a monthly basis.
f. In the **Expense Amount** field, enter the amount of expenditure incurred on a monthly basis against the type selected.
g. Click on the **Add another Expense** link to add another expense record.

3. Under **Asset & Liabilities** section, specify the required details.

Figure 1-25 Guardian’s Finances – Asset & Liabilities



> **Note**
>
> The fields which are marked as **Required** are mandatory.

For more information on fields, refer to the field description table.

Table 1-26 Guardian's Finances – Asset & Liabilities - Field Description

Field Name	Description
Do you want to add your asset information?	Specify whether asset information is to be provided or not. The options are: • **Yes** • **No**
Asset Type	Specify the type of asset you wish to add.
Asset Value	The current value of the asset
Add another Asset	The option to add another asset record.
Do you want to add your liability information?	Specify whether information about the guardian's liabilities is to be specified or not. The options are: • **Yes** • **No** If the option Yes is selected, the fields by way of which you can specify liability information will appear as follows.
Liability Type	Specify the type of liability you wish to define.
Liability Value	The value of the liability selected.
Add another Liability	The option to add another liability record.

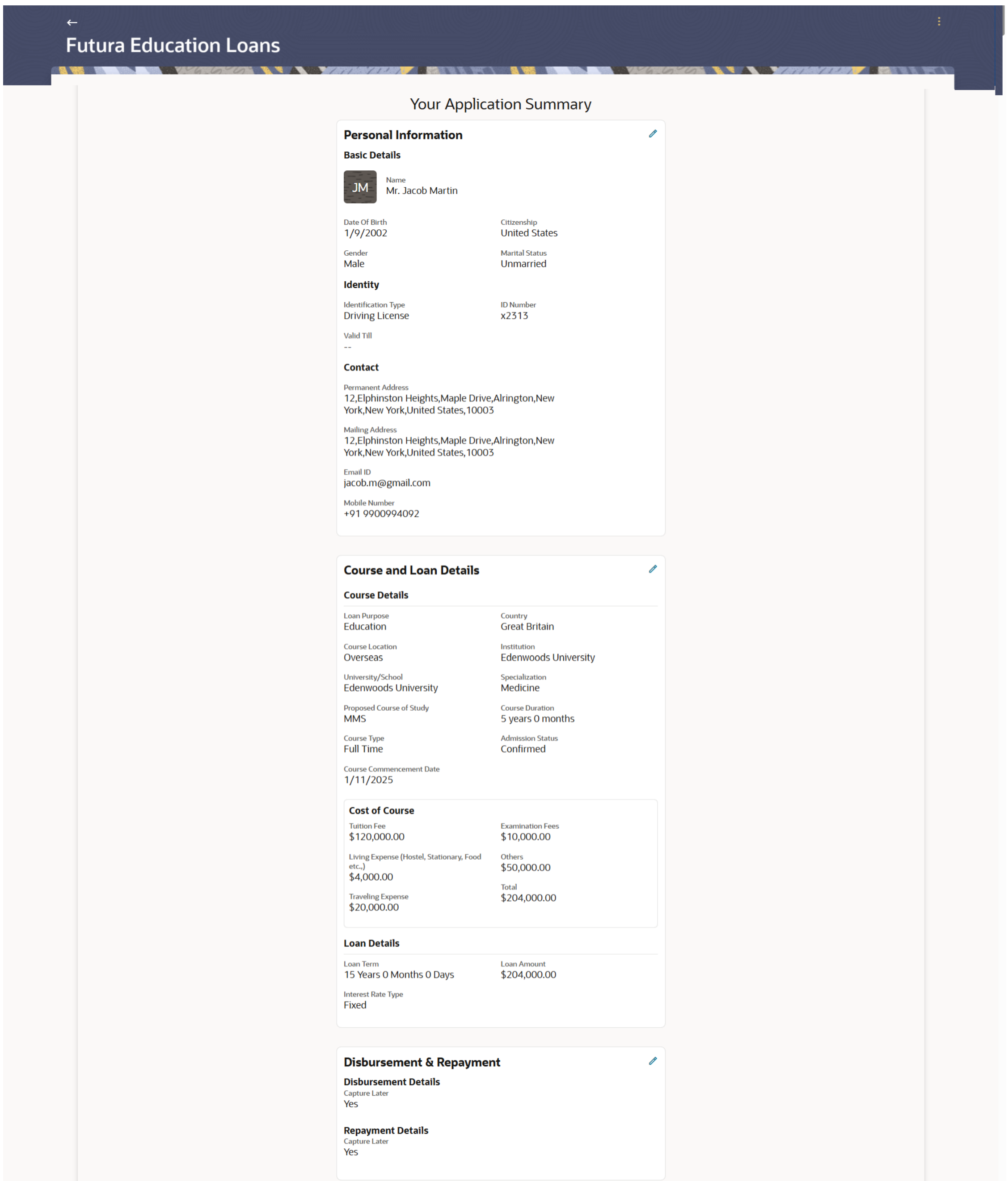
4. In the **Do you want to add asset information?** field, perform any of the following actions:
   a. If you select option **Yes**:
      i. From the **Asset Type** list, select the type of asset you wish to add.
      ii. In the **Asset Value** field, specify the value of the selected asset.
      iii. Click on the **Add another Asset** link to add another asset record.
   b. Select option **No**, if you do not wish to add asset information.
5. In the **Do you want to add liability information?** field, Perform any of the following actions:
   a. If you select option **Yes**:
      i. From the **Liability Type** list, select the type of liability you wish to define.
      ii. In the **Liability Value** field, specify the value of the selected liability.
      iii. Click the **Add another Liability** link to add another liability record.
   b. Select option **No** if you do not wish to add liability information.
6. Perform any of the following actions:
   a. Click **Continue** to proceed to the next step in the application, once you have furnished all your financial information in the various sections.
   b. Click **Back** to navigate back to the previous step in the application.
   c. Click the **Scan QR-code anytime to continue on mobile** link to continue the application on mobile or tablet device.
   d. Under the kebab menu, perform any of the following actions:
      i. Click the **Save and Continue Later** option to save the application.
      ii. Click the **Continue on Mobile** option to continue the application on a mobile device.

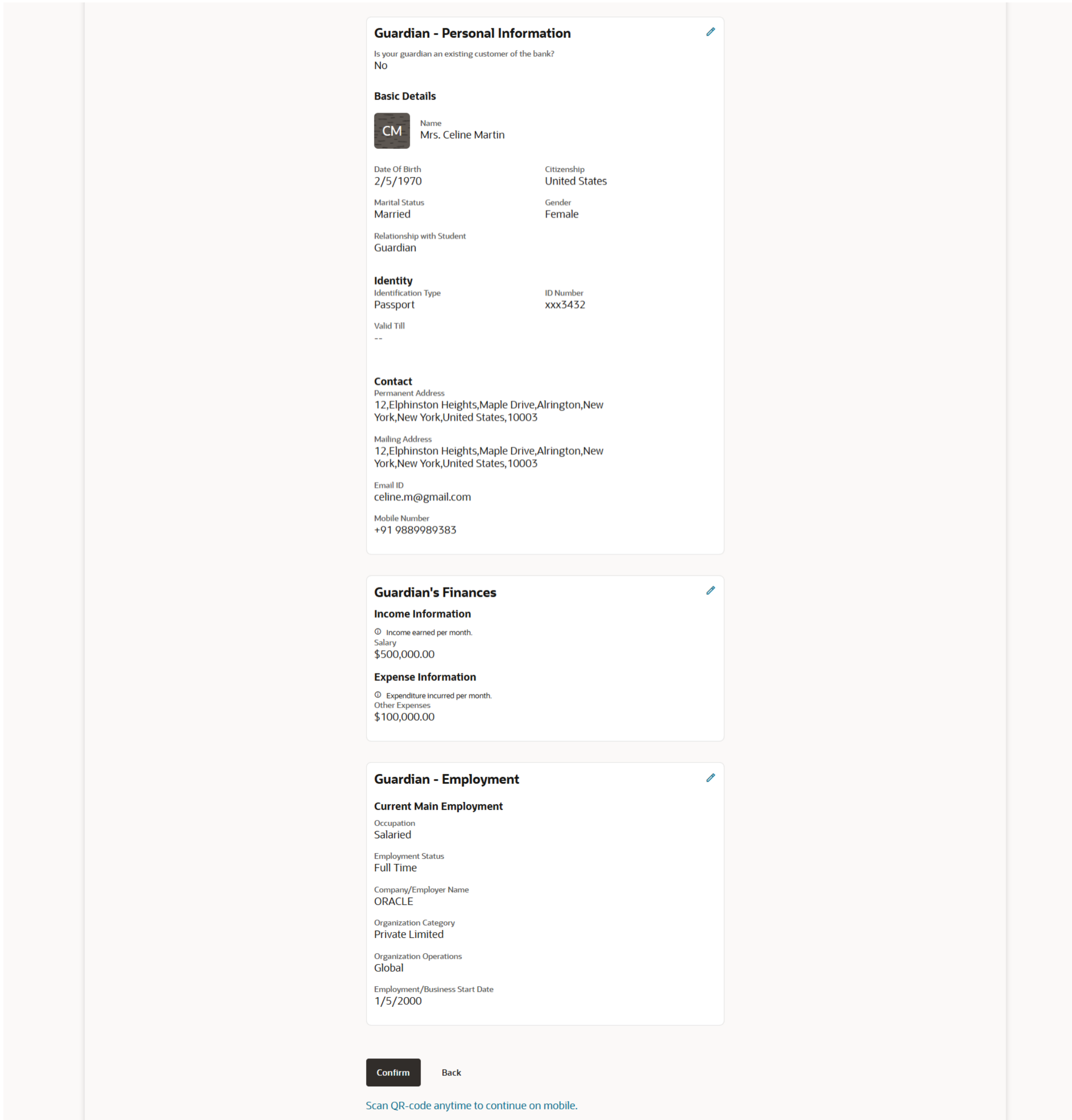
1.15 Review and Submit

This topic describes how to review and edit your application summary.

Each step of the application is available as a section. The order of the section will be the same as the order of the steps in the application, except for the Personal Information panel and the Documents panel. These panels always appear first and last respectively. You can modify the information in any section by selecting the link provided against each section.

Figure 1-26 Review and Submit





Review the application details.

- Perform one of the following actions:
  - Click **Confirm**, to proceed with application submission.

    The **Terms of Service** page appears.

  1. Click the icon against any section if you wish to update any information in the respective step.
  2. Click **Back** to navigate back to the previous step in the application.
  3. Click on the **Scan QR-code anytime to continue on mobile** link to continue the application on mobile or tablet device.
  4. Under the kebab menu, perform one of the following actions:
     1. Click **Save and Continue Later** option to save the application.

2. Click **Continue on Mobile** option to continue the application on a mobile device.

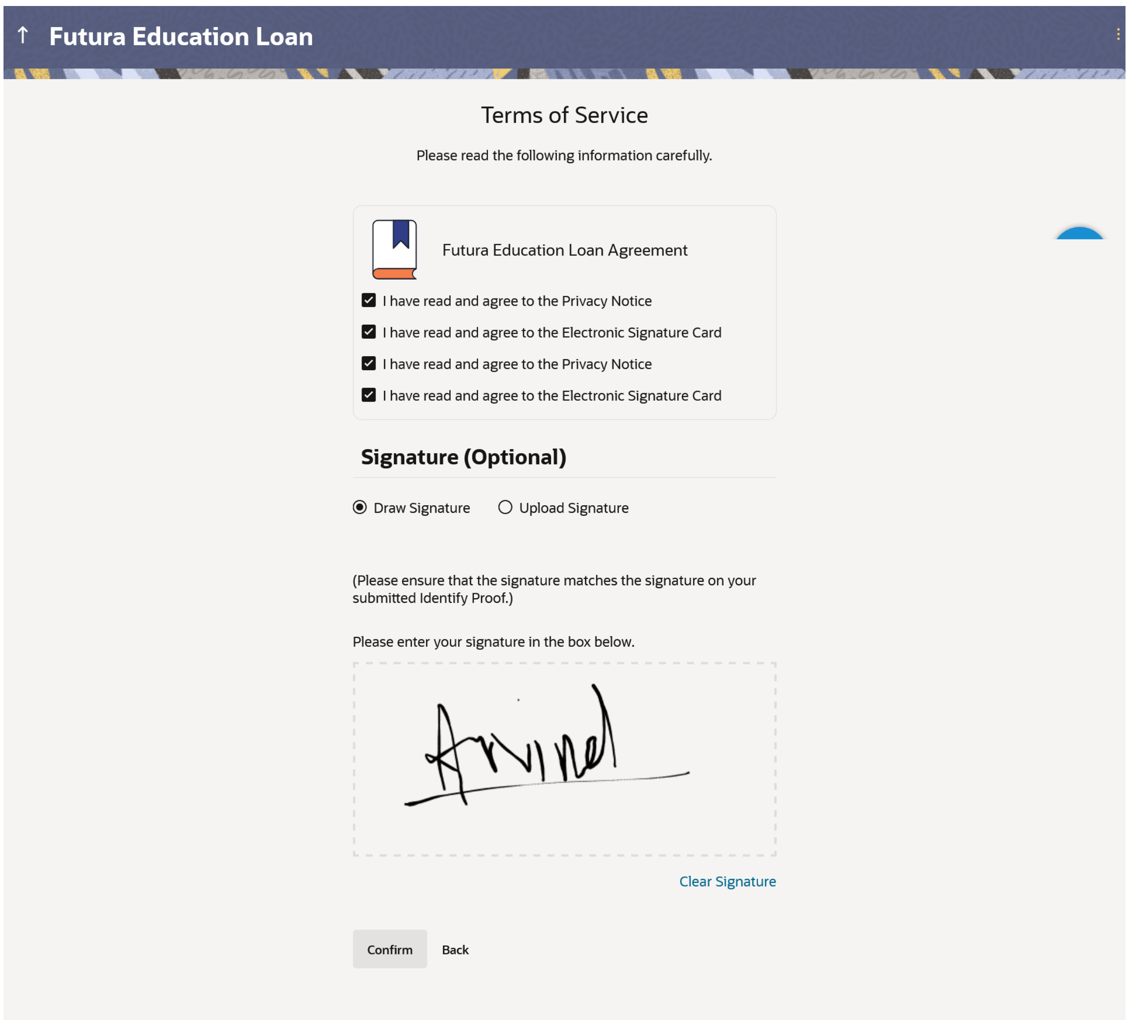
1.16 Terms of Service

This topic describes the terms and conditions associated with the product for which you are applying.

You will be required to read the terms and conditions and then click on the checkbox to provide your acknowledgment to having agreed to the terms and conditions.

You can also provide your digital signature at this step. If you are applying for the product from a touchscreen device, you can also digitally sign the area identified. Alternately, you can upload a document containing your signature.

Figure 1-27 Terms of Service



1. Select each check-box to accept the specific term and condition.
2. Click **Upload Signature** tab to upload a document containing your digital signature.

   The **Upload your Signature** section is displayed.

3. Perform any of the following actions:
   a. In **Upload Signature Here** card, drag and drop or upload your digital signature document.

      The uploaded signature image is listed.
   b. Click the icon to delete the uploaded signature document.
   a. The formats supported for the uploaded signature document can be configured. By default the supported formats are PDF, PNG, JPG and JPEG.
   b. The maximum size allowed for the signature document is configurable. By default the maximum size allowed is 5 MB
4. Click **Draw Signature** tab to draw signature.
5. Click **Clear Signature** link to reset the drawn signature.

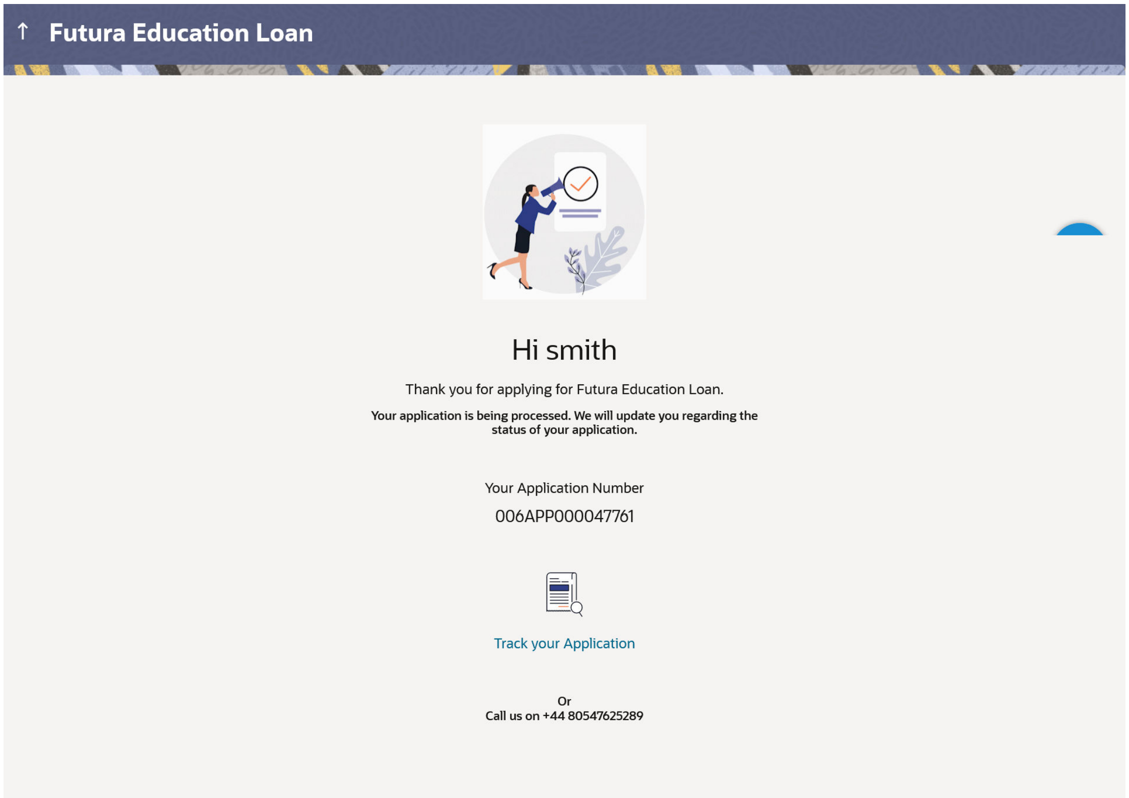
   The **Draw Signature** option is enabled only if you are applying from a touch screen device.
6. Perform any of the following actions:
   a. Click **Confirm** to proceed with application submission.
   b. Click **Back** to navigate back to the previous step in the application.
   c. Under the kebab menu, perform any of the following actions:
      i. Click **Save and Continue Later** option to save the application.
      ii. Click **Continue on Mobile** option to continue the application on a mobile device.

1.17 Submitted Application - Confirmation

This topic describes the confirmation page that appears after application submission.

The confirmation page appears once you have submitted your application. This page displays the name of the product that you have applied for along with the application reference number. It also provides a link by means of which you can track your application.

Figure 1-28 Confirmation



- Click the **Track your application** link to navigate to the **Application Tracker Login** page.

  For information on the **Application Tracker**, view the **Oracle Banking Digital Experience Retail Originations Application Tracker User Manual**.

1.18 Existing User

This topic describes the product application process for existing customers.

An application form being initiated by an existing online banking customer of the bank (registered user) will differ from that of one being initiated by a new/unregistered user.

You will be able to apply as an existing customer either by selecting the provided option on the kick-off page and proceeding to specify your login credentials (applicable if you have applied via the bank portal page) or by selecting the product of choice from the product showcase available to you post login via the hamburger menu. In either case, the application form will vary from that of a prospect customer's.

The system will identify your KYC status and depending on the status, you will either be allowed to proceed with the application or not i.e. if your Re-KYC is active you will be allowed to enter and submit your application form but if your Re-KYC is pending, you will not be allowed to apply for the product and will be displayed a message informing you of the same.

The education loan application form for existing customers will comprise of the following sections:

1. **Kickoff Page** - Regardless of whether you are applying from the bank's portal (pre-login page) or after having logged into the bank's website/application, you will be displayed a kickoff page.

2. **Employment Information** – This section will only be part of the application form if you have specified that you are currently employed by having selected the provided option on the disclaimer modal window displayed once you select a product for application. Subsequently, if you have identified that you are currently employed, this section will be part of the application form only if employment information is to be captured for the product you have selected and if your employment information is either not maintained with the bank at all or if the information is maintained but is not current.

   > **Note**
   >
   > In case of OBO integration, employment information of the applicant will be considered as the use case where the applicant is not income reliant i.e. not able to finance the loan, is not supported. There will also be no disclaimer modal window displayed on product selection.

3. **Financial Profile** – Like employment information, the financial information section will also be part of the application form only if you have specified that you are currently employed by having selected the provided option on the disclaimer modal window displayed once you select a product for application. Subsequently, if you have identified that you are currently employed, this section will be part of the application form only if financial profile is configured for the product you have selected as well as certain factors such as whether your financial information is already maintained with the bank or not and if maintained whether the information is current or not. Hence, the financial information section will only be part of the application form if your information is either not maintained with the bank at all or if the information is maintained but is not current.

   > **Note**
   >
   > In case of OBO integration, financial information of the applicant will be considered as the use case where the applicant is not income reliant i.e. not able to finance the loan, is not supported. There will also be no disclaimer modal window displayed on product selection.

4. **Course & Loan Information** – This section will be part of the application form and you will be required to specify details pertaining to the course you are applying for along with details about the loan for which you wish to apply in order to finance your education.
5. **Disbursement & Repayment** – The Disbursement & Repayment section will be part of the application form in case the capture of this information is mandatory for the product selected. In this section you will be required to specify information pertaining to the account in which you wish to have the loan amount disbursed and also specify information related to the account from which you will be making regular payments to the bank towards repayment of the loan.
6. **Parent/Guardian Information** - In this section of the application form you can specify basic information of your parent or guardian. This section will not appear when the host is OBO.
7. **Terms of Service** – You will be required to read through and accept the terms and conditions related to the online application of the product you have selected.
8. **Review** - The details filled in the application form will be displayed. User can edit the information in any section by clicking the edit icon next to the section header.
9. **Confirm** – Once you have submitted your application, you will be displayed a confirmation page. This page will contain a success message along with the application reference number that you will be able to use to track your application in the application tracker.

2 FAQ

1. **Can I proceed with the application if I am an existing customer of the bank but do not have online banking access?**
   You will need to first onboard yourself on the digital banking platform. You can do so by selecting the ‘Register for online banking access’ link on the kick off page or by selecting the ‘Register Now’ option provided on the login page. Once you have completed the registration process, you can login and proceed with application initiation.
2. **Can I add a joint applicant while applying for any of the products?**
   Currently only checking and savings accounts can be applied for jointly when applying online. All other product applications only support single account applications.
3. **I am applying for the product as a guest user. The address that is mentioned in the document that I have uploaded in support of the application is different from my current permanent address. Can I update that information in the application form?**
   Yes, all the information that is fetched from your document is displayed in editable format in the Personal Information section. You can update the required details and submit your application. However, please note that once your mobile number, as provided in the Mobile Verification page, is verified, you will not be able to modify it in the Personal Information section.
4. **How many products can I apply for as part of a bundled application?**
   Out of the box, you can add a maximum of three products in a bundle. This number is configurable by the Bank and may change. However, Education loan product cannot be applied as a part of bundle application.
5. **In case my application is saved as a draft, can I request a bank executive to complete this application on my behalf?**
   Only you can resume and complete a draft application.
6. **Can I cancel one of the product applications that has been submitted as part of a bundled application?**
   No. Currently, it is not possible to cancel a specific product application that is part of a bundled application. You can however, cancel the entire bundled application, if you wish to do so. Education loan product cannot be applied as a part of bundle application.
7. **If I am applying for a product as an existing user, can I update my personal information while initiating an application?**
   No, you cannot update any personal details while applying as an existing online banking customer. You may contact the bank to update your personal information before applying for a new product.
8. **For how long I can access and resume my applications that are saved as drafts?**
   This is based on the Bank’s purging policy. The draft applications will be available for x days in the application tracker before they are purged by the bank.
9. **Can I apply for a product that I have already applied for and that the bank is currently processing?**
   Yes, you can still submit an application for the same product. The decision to process or reject either of the two (or more) applications will rest on the bank.
10. **Can I view the offer provided by the bank against my application?**
    Yes, you can view the bank offer from the application tracker. You will even be able to accept or reject the offer issued by bank.

11. **I have started my application on my laptop. However, I have realized that some of the documents that I need to upload are available on my tablet. Do I need to abandon the application that I started on my laptop to restart the entire process on my tablet?**
    No, you can scan the QR code available on every step of the application form, post the Mobile Verification step, and resume the application from your tablet or mobile device.
12. **Can bank administrators define the sequence in the steps of the application forms?**
    Yes, Bank administrator can define the sequence of steps using 'Origination Workflow Maintenance'.
13. **How does National ID verification work?**
    The bank can integrate with government or other third party systems (which store and maintain data of National ID holders), through available hook points. Online authentication will be performed to verify the identity claim of the ID holder and to fetch the required personal information.
14. **How does OCR work?**
    The bank can integrate with the third party adapters that provide OCR services, through available hook points. The system will be able to prefill certain fields in the Personal Information section from data fetched from the applicant's uploaded documents.

    Extensibility hooks can be used to support OCR for most identity and financial documents.

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