



Together, let's make it a Success!

E2E MORTGAGE DIGITIZATION



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Mortgage
Loan

Existing process: Physical documents collected



Sourcing

Credit
Processes

Disbursement
Processes

Storage

New process : Image based processing



Storage

Sourcing

Credit
Processes

Disbursement
Processes

Image

Scanning

Scanning

Image based underwriting
and processing

Benefits of E2E Mortgage Digitization

Enablers through Technology

• Benefits of digitization

- Digitization of process
- Customer delight
- Better turn around time
- Image-based workflow
- Minimal documentation for applicants
- Improved tracking
- Scanning of documents at sourcing stage



Sourcing & Process Enablers

Sourcing Enablers



I-Pitch: Tablet based sales pitch module for product benefits offering



I-Partners: Sourcing of applications and online access to the loyalty program



I-Forms: Application sourcing and documents upload. Folder for document management

Process Enablers



I-Verify: Tablet based field investigation



I-Opine: Online legal module



I-Decision: Image-based + minimal paper based decisioning



I-Disburse: Operations module with image based NDC and disbursement through split screen



I-Valuation: Tablet-based technical valuation and geographical tagging

I-Partner: Complete Sourcing Solution

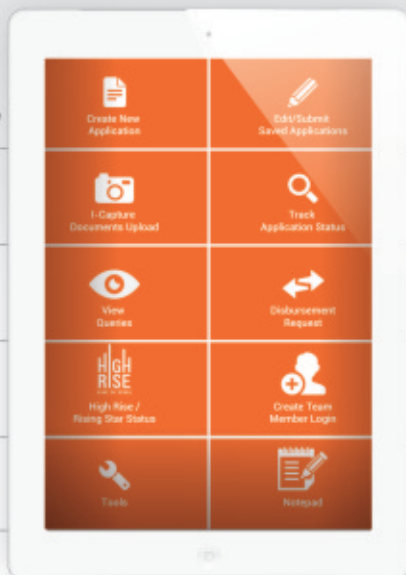
Product Videos,
Application Capture

Document Upload

View and resolve
queries raised

View Payouts

Calculators



Edit applications,
Partial save

Track status of
applications

Initiate disbursement
request online

Create and manage
Team's logins

Quick Notes

Sales Module: I-Pitch

Mortgage Sales Module

- Product information and videos at your fingertips



- Easy navigation across tabs



- Various Home Loan options



- Options in the products tab



Mortgage Sales Module

- Interest rate information with various offers



- Eligibility calculator



- EMI calculator



- Amortization / repayment schedule calculator



Mortgage Sales Module

- 1% cashback offer calculator



- Documentation details across customer profiles



- Sanction as well as disbursement documentation



- Details of approved projects across locations



Mortgage Sales Module

- Services available at asset servicing branches



- Insurance details from I-Pru and Lombard



- Insurance premium calculator



- Sanction process



Sourcing Module: Logins

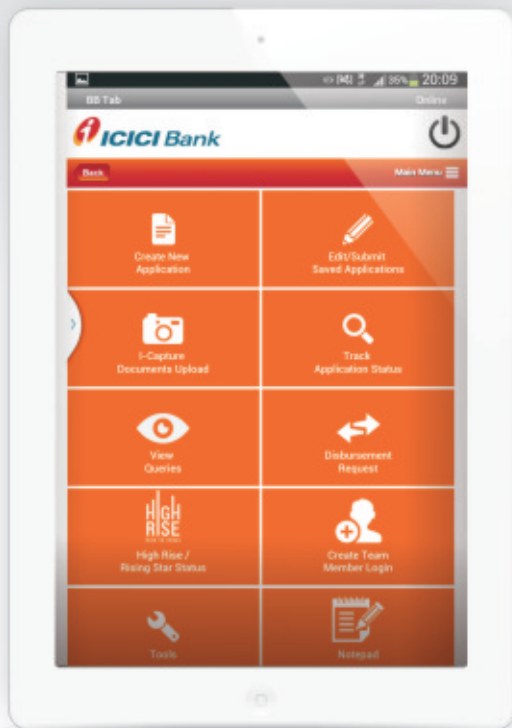
Sourcing: Creating an Application

- Login to your tablet application on this screen, using your login ID and password
- SIM to be inserted
- 3G connectivity to be available



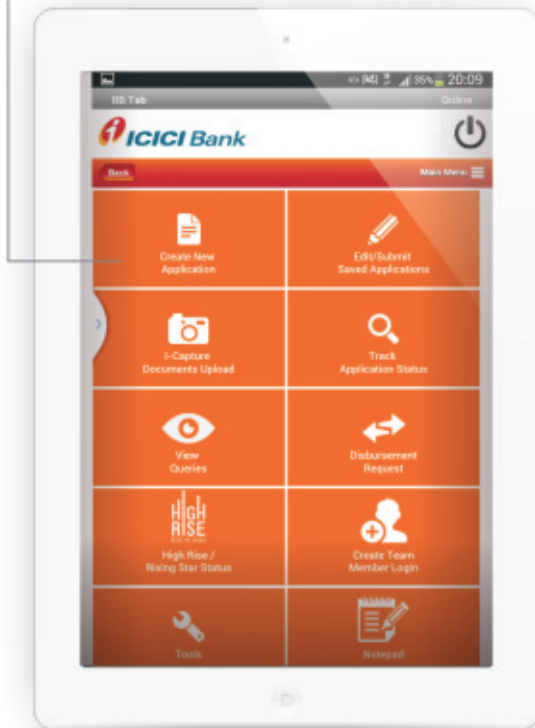
Sourcing: Creating an Application

- This will be the home screen display on login



Sourcing: Creating an Application

- On the home screen, select the option "Create New Application"



Sourcing: Creating an Application

- Enter customer information in the prompts given

Customer Information

First Name RAHUL

Middle Name

Last Name SHUK

Contact Number +91 9819500975

E-mail Id RAHUL@GMAIL.COM

Existing ICICI Bank Customer ☒ Yes ☐ No

Account Type Savings / Current Account

Account Number 000401045845

Date of Birth 01-01-1980

Submit

Please make sure to enter the existing relationship details, in case of an existing ICICI Bank customer.

Creating an Application

- On submitting the details, the system will retrieve and display the pre-qualified (PQ) offer, if any
- Pre-qualified offer will be available only to existing customer if it exist

ICICI Bank

Back Main Menu

Congratulations, Customer is eligible for below Pre-qualified Offers



Pre-qualified
Rs. 26,89,300
Home Loan

Sourcing: Completing an Application

- Next the user needs to capture the property details

Fill form to get a customized offer instantly

Property Details

City in which property is based
Mumbai

Purpose of loan
Purchase/construct on identify

Property Details
Buy already built home/flat

Name of builder & project (optional)
LODHA DEVELOPERS PVT LTD - LOD

Cost of home/flat - Rs. 1,00,00,000
10000000

Applicant Details

Co-Applicant Details

☐ I declare that the information I have provided above is accurate and complete to the best of my knowledge.

Get Loan Eligibility

Builder and project details will be displayed.

Sourcing: Completing an Application

- Now the user needs to capture the professional details of the customer

Fill form to get a customized offer instantly

Applicant Details

Where do you live currently?
Mumbai

Date of Birth
01-01-1980

Type of employment
Salaried

Company (Pick from our list for accurate offers)
INFOMEDIA 18 LTD

Joining date with current employer
YYYY MM

Gross fixed monthly salary:
48000

Monthly take-home salary - Rs. 48,000
48000

At which age will you retire?

Sourcing: Completing an Application

- The co-applicant details need to be captured next, after which the user can click on "Get Loan Eligibility"

95 Tab Online 67% 09:53

ICICI Bank

Back More Menu

Fill form to get a customized offer instantly

Property Details

Applicant Details

Co-Applicant Details

Relationship of co-applicant with applicant

Spouse

Where do you live currently?

Mumbai

Date of Birth

01-01-1980

Type of employment

Home Maker

☒ I declare that the information I have provided above is accurate and complete to the best of my knowledge.

Get Loan Eligibility

Sourcing: Offers Display

- The tablet will now display the eligibility, tenure and various offers for the customer

95 Tab Online 67% 09:53

ICICI Bank

Back More Menu

Congratulations! We are pleased to offer you the below Home Loan offers.

Now sliders to choose your loan amount and your loan tenure

Loan Amount: 2500000

Min eligible Rs. 0 Lakh Max eligible Rs. 25 Lakh

Tenure: 20 Years

Min 4 Max 25

Offer	Pre Qualified offer with Floating rate: No Income Docs
Rate of Interest	10.15% (Base + 0.4%) Floating from 1st month onwards
EMI	Rs. 24,375 from 1st month onwards
C/P/S/A Charges (incl. Service Tax)	Rs. 562
Admin Charges (incl. Service Tax & C/P/S/A)	Rs. 14,607
Total Cost	Rs. 56,64,807
Choose Cashback Option:	Option 3: No Cashback option Update
	Apply Now Details

Offer: Pre Qualified offer with Renewable Fixed rate: No Income Docs

Rate of Interest: 10.15% (Base + 0.4%) Floating from 1st month onwards

10.15% (Base + 0.4%) Floating from 1st month onwards

Sourcing: Offers Display

- If the customer is willing to apply, select the appropriate offer, and click on "Apply Now"

Min 4 Max 25

> Offer : Pre Qualified offer with Floating rate: No Income Docs

> Rate of Interest : 10.15% (I-Base + 0.4%) Floating from 1st month onwards
I-Base is currently 9.75%

> EMI : Rs. 24,375 from 1st month onwards

> CERSAI Charges : Rs. 562
(incl. Service Tax)

> Admin Charges : Rs. 14,607
(incl. Service Tax & CERSAI)

> Total Cost : Rs. 58,64,607

> Choose CashBack Option: Option 3: No Cashback option [Details](#)

Sourcing: Application form

- The tablet will now show the detailed Home Loan application page, where the details need to be captured and submitted

ICICI Bank

Bank Main Menu

Completion of the application form

Applicant Details

First Name MUTHU

Middle Name

Last Name KUMAR

PAN ZZZP21111P

Gender ☒ Male ☐ Female

Mobile +91 996268895

Current Residence Address

Address line 1 BH-BHBJ

Address line 2

City CHENNAI

Pincode 600051

State Tamil Nadu

Residence Types Owned by self/spouse

Certain details for existing ICICI Bank customers will be auto-populated by the system. The captured data will be used to initiate the CIBIL report.

Sourcing: Application Number Generation

- After clicking "Submit Application", the system will validate the data, and a unique Home Loan application number will be generated, in the format of "777XXXXXXX"

ICICI Bank

Completion of the application form

Applicant Details

First Name ROUSHAN

Middle Name

Last Name

PAN

Gender

Mobile

Current Address

Address line 2 CHURCH RD NO-2 SAHAR VILL

City MUMBAI

Pincode 400099

Collect Application form from Customer

Application ID : 7778742633 has been assigned to this Application.

To submit the application, please collect the applicant & co-applicant signature on the Home Loan Application Form. Please enter the assigned application ID Form Number (7778742633) in the Home Loan Application form.

☐ I confirm that I have taken the applicant / co-applicant signature on the Home Loan Application form.

Proceed

Sourcing: Completing an Application

Once the Home Loan application number is created, the tablet user needs to collect physical Customer Consent Form* signed by the applicant & co-applicants and confirm pickup of the same on the tablet

The application number generated by the tablet needs to be mentioned on the Customer Consent Form

Once the pickup has been confirmed by the user, the system will generate CIBIL report

The CIBIL report will not be visible on the tablet

Based on the above, the system will generate a provisional sanction letter

*Refer Annexure-1 for Customer Consent form

Sourcing: Provisional Sanction Letter

ICICI Bank

Date: August 26, 2013
Dear Praveen Kumar,

We are pleased to inform you that your ICICI Bank Home Loan application 7778143034 has been provisionally approved and you are eligible for availing the financial assistance (the "Facilities").

These are your ICICI Bank Provisional Approval details:

Product Type	FL-DATING
Eligible Loan Amount	Rs. 21,00,000
Applicable Tenure	20 years
Offered Rate of Interest as on August 26, 2013	10.18% (Base +0.45% Floating)
EMI for Loan amount and term offered	Rs. 35,324
Total Fees (incl. Service Fee)	Rs. 15,731

Please submit the requisite documents as mentioned below within 7 working days for further processing of your application.

Your list of supporting documents (Provide one document from each section below):

1st Proof - With Photo	Passport (copy), PAN Card (copy), Company ID Card, Voter ID Card
2nd Proof - With DOB	LIC policy (copy), Passport (copy), Driving License (copy), Government organisation photo ID card, School Leaving Certificate (copy), Voter ID Card, Birth Certificate (copy)
Address	House Electricity Bill (latest), Gas/other utility bill (latest), Certified address, Passport (copy), Telephone Bill (latest), House Water Bill (latest), Ration Card, Postpaid Mobile Bill (latest), Employer issued Letter - Certifying Address
Income Proof - PaySlips (30 - Waived)	Waived
Income Proof - Bank Statement (30 - Waived)	Waived
Stamps Fee Payment	Demand Draft, Cheque
Application Form	Application Form Signed by all Co-applicants

Co-applicant's list of supporting documents (Provide one document from each section below):

1st Proof - With Photo	Passport (copy), PAN Card (copy), Company ID Card, Voter ID Card
2nd Proof - With DOB	LIC policy (copy), Passport (copy), Driving License (copy), Government organisation photo ID card, School Leaving Certificate, PAN Card (copy), Voter ID Card, Birth Certificate (copy)

Provisional sanction letter to be mailed to the customer post receiving the cheque fee.

Sourcing: Completing an Application

- In the detailed Home Loan application page, information needs to be captured as shown

Completion of the application form

Please fill up the details of the applicant & co-applicant below. You may collect duly acknowledged customer information on the application form and update the details on the tablet later.

Applicant Details

Title
☒ Mr ☐ Miss ☐ Master ☐ Mrs ☐ Dr

Father's Name

Marital Status
☐ Single ☒ Married ☐ Widow

Highest Educational Qualification

Category

Religion

Applicant Office Address

Applicant Permanent Address

Applicant Preferred Mailing Address

Co-applicant Details

Co-applicant Office Address

- The user now needs to log out of "I-Forms" and log in to "I-Capture Bank".

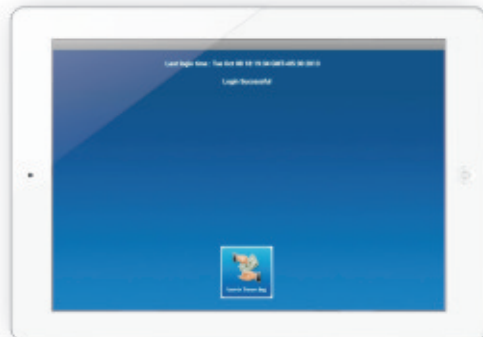
Documentation Module: I-Capture

I-Capture: Photograph and Upload Docs

- Login to I Capture bank application using your login ID & password

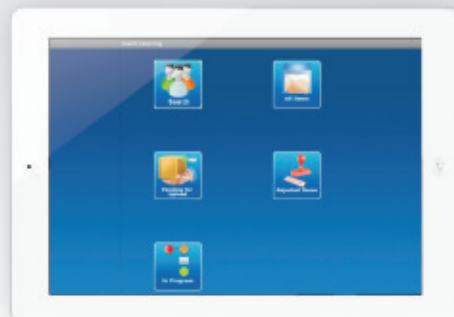


- The user will see below screen once logged in the application

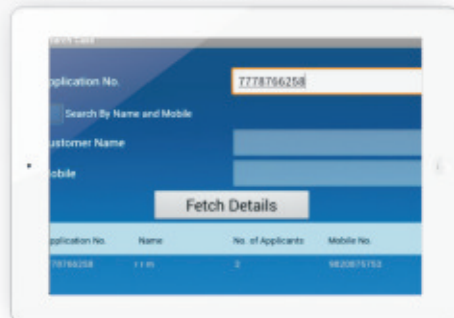


I-Capture: Photograph and Upload Docs

- The users will have below menu options in the application

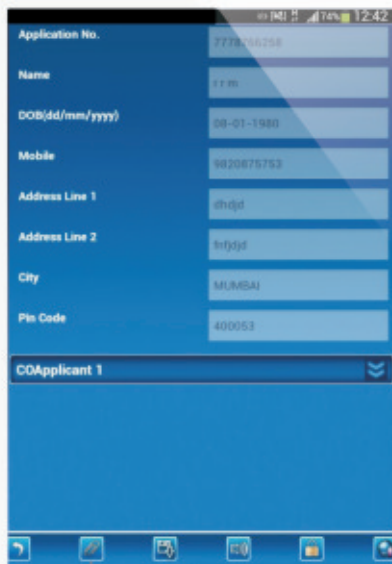


- The users need to search the application number for which documents need to be uploaded



I-Capture: Photograph and Upload Docs

- The user need to check & confirm the applicant & co-applicant details before uploading the documents



The screenshot shows a mobile application interface with a blue header and a list of input fields for applicant details. The fields are labeled and filled with sample data:

Field Label	Value
Application No.	7778756258
Name	ST M
DOB(dd/mm/yyyy)	08-01-1980
Mobile	9820875753
Address Line 1	thqjd
Address Line 2	stfjtd
City	MUMBAI
Pin Code	400053

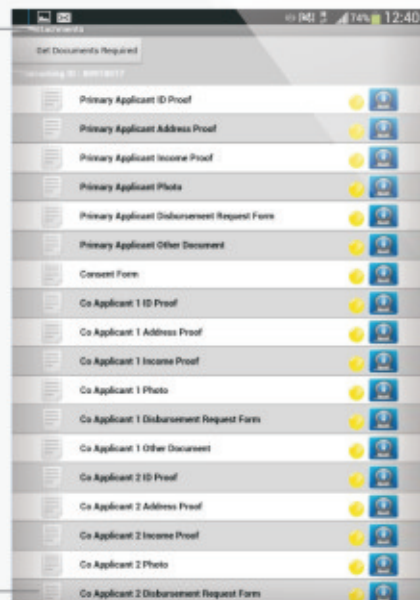
Below the fields is a section labeled "COApplicant 1" with a blue background and a white arrow icon on the right. At the bottom of the screen is a dock with several icons, including a document icon.

Click to
upload the
document

- The users need to click on the icon highlighted below to upload the document

I-Capture: Photograph and Upload Docs

- The users need to select the appropriate document name to upload the same



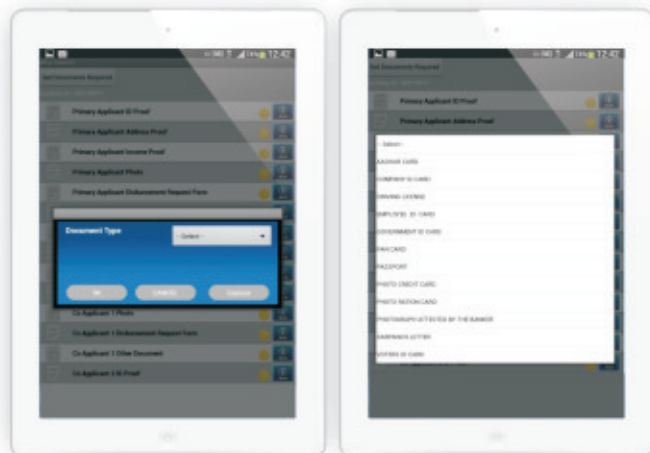
The screenshot shows a mobile application interface with a list of documents to upload. The list is titled "Documents Required" and "Get Documents Required". Each item in the list has a document icon, a name, and a yellow checkmark icon. The items are:

- Primary Applicant ID Proof
- Primary Applicant Address Proof
- Primary Applicant Income Proof
- Primary Applicant Photo
- Primary Applicant Disbursement Request Form
- Primary Applicant Other Document
- Consent Form
- Co Applicant 1 ID Proof
- Co Applicant 1 Address Proof
- Co Applicant 1 Income Proof
- Co Applicant 1 Photo
- Co Applicant 1 Disbursement Request Form
- Co Applicant 1 Other Document
- Co Applicant 2 ID Proof
- Co Applicant 2 Address Proof
- Co Applicant 2 Income Proof
- Co Applicant 2 Photo
- Co Applicant 2 Disbursement Request Form

Select to
document
name

I-Capture: Photograph and Upload Docs

- The users on selecting the applicant ID proof below screen will appear



Sourcing: Completing an Application

User can upload
20
documents/pages
for one
parent document

User can
overwrite the
photo by
capturing the
same again

User need to capture
the applicant/co-
applicant
photo in the
box/frame
which appears on
selecting the capture
button

User can save the
application after
uploading
selected
documents & can
add more
documents later

User on clicking on
the "lock" icon
cannot upload
any more
documents

I-Capture: Photograph and Upload Docs

- The users can select "Save", "Lock" & "Upload" button



Sourcing: Documentation

- The documents will be photographed through the tablet, and uploaded. The physical file with Customer Consent form, fee cheque & any other documents not scanned will be logged in to the CPC as per current process.



- Tablet user will also need to collect and upload the consent form, AF cheque, and photographs of the applicant and co-applicant.
- Issue / expiry dates for KYC documents will need to be filled in by the user.

Sourcing: Tracking Application Status

- For applications sourced through the tablet, the status in the dash-board can be classified as below:

01

BDE: Basic data entry. Shown when customer data is captured but application number is not generated.

03

Resolve Query: Shown when queries have been received from credit

02

DDE: Detailed data entry. This is shown when application number is generated, but documents are not collected / uploaded

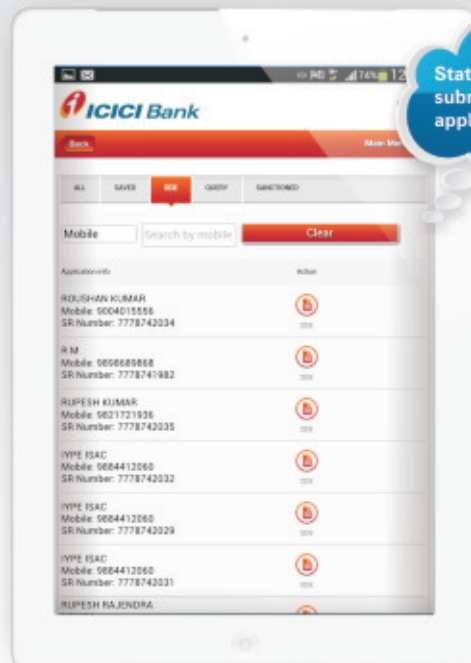
04

Disbursement Request: Shown when credit has sanctioned the case through APS and customer can make the first request for disbursement.

Channel Partner Module: I-Partner

I-Partner: Application Status Check

- The users need to confirm the applicant & co-applicant details before uploading the documents



Status check for submitted applications

Sourcing: Queries and Notifications

Any queries raised by the Credit team, will be notified to the user on tablet

On clicking the icon for "View Notification", the user will be able to see the specific query

If the query asks for a clarification, the user can type the clarification in the response window, and submit the same

If the query asks for a document, same can be collected, scanned and uploaded using the tablet

Upon submission, a notification will be sent to the credit manager concerned

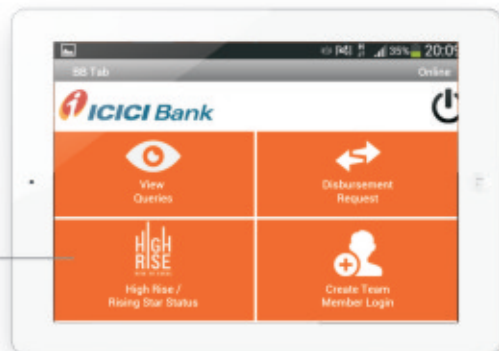
I-Partner: Query Module



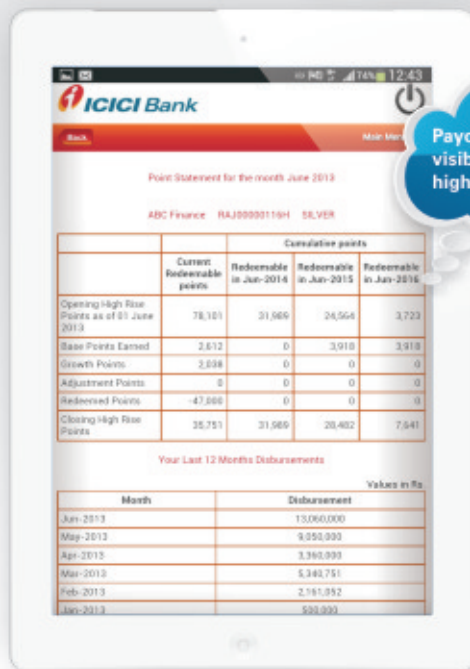
View and resolve queries...end to end transparency

Sourcing: High Rise / Rising Star

- The DMAs / Counselors can access their respective High Rise or Rising Star status through the secure Tablet interface
- Details like the current tier, total points, payouts and points statements can be accessed and downloaded from this module



I-Partner: Points Details – High Rise



Payout details visible through high rise

I-Partner: Points Details – High Rise



Payout Details from Feb-2013 to Aug-2013

ABC Finance RAJ00001164

Values in Rs.

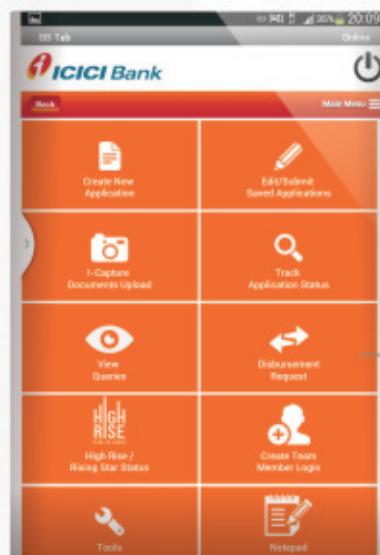
MONTH	HL	LAP	TOTAL
Aug-2013	22,500	25,000	47,500
Jul-2013	21,300	143,514	164,814
Jun-2013	0	61,250	61,250
May-2013	19,160	0	19,160
Apr-2013	0	37,385	37,385
Mar-2013	9,966	0	9,966
Feb-2013	0	0	0

Back

Disbursement Module

Online Disbursement Request

- When the tablet user receives a disbursement request from the customer, they will need to click on "Disbursement Request" option in the main menu



Online Disbursement Request

- Only if the case is sanctioned, the tablet will show a pop up as below, asking for disbursement details of amount and intended date



Online Disbursement Request



01

The tablet user will need to capture the details and submit the same to the system

03

One disbursement request can be raised for an application at any given time



02

The details provided will flow to APS, and will provide a notification to the credit manager about the request

04

Every subsequent request will accordingly flow to APS and the credit manager will be notified



Notes

[illegible]

Notes

This image shows a single sheet of white paper with horizontal blue lines, resembling notebook paper. The lines are evenly spaced and run across the width of the page. There is no handwriting or other markings on the paper.