



iHomeLoans FAQ

1. Who all can use the iHomeLoans App, can customer also download the App?

Ans: iHomeLoans App can be used where Login Id has been created for:

- Employees of ICICI Bank including Branch and HLE
- DMA and its employees
- SE and its employees

Note: iHomeLoans App cannot be downloaded and used by the customer.

2. How to download iHomeLoans App?

Ans: You can download the iHomeLoans from below link:

- For Android version - <http://bit.ly/2Jy8AEJ>
- For iOS version - http://bit.ly/i-homeloans_iOS

Note: Please **close all browser tabs** before downloading the app.

3. Is iHomeLoans available in mobile, tablet & desktop version?

Ans: Yes, it is available in mobile, tablet & desktop versions.

4. If my Login ID is not created, will I still be able to sign up on the App?

Ans: No, you will not be able to sign up and set your MPIN if your Login ID is not created.

5. How can employees create their Login for iHomeLoans App?

Ans: Please share the details to Pramod Kulkarni

(pramod.kulkarni@icicibank.com) in the required format for creation of Login Id.

Format is available on Mortgage Academy along with the FAQ.

6. Can employees of Connector/SE/DMA users access and process cases through iHomeLoans app?

Ans: Yes, employees of Connector/SE/ DMA can access the iHomeLoans App but Login Id needs to be created by sharing details to Pramod Kulkarni

(pramod.kulkarni@icicibank.com) in the required format for creation of Login Id.

Format is available on Mortgage Academy along with the FAQ.

7. How do I Login to the iHomeLoans App if I am an Employee of the Bank?

Ans: Post downloading the App you need to first Sign up to use the App. Please follow below steps to complete registration:

- Click "YES" or "NO" for ICICI Bank Employee
- Click on "SIGN UP" option
- Enter the Employee ID
- Enter the Mobile number
- Click on "REGISTER"
- Enter 6 digit MPIN as per your wish
- Confirm 6 digit MPIN



- Click on checkbox against “Use Fingerprint authentication of the device to login” if you want to use your Fingerprint to Login to the App (Only for device where Fingerprint feature is available)
- Click on “FINISH”
- Registration is complete and now you can Login to the App by clicking on Login tab using your MPIN or Fingerprint.

8. How can I Login to the iHomeLoans App if I am a Connector/ SE/ DMA?

Ans: Post downloading the App you need to first Sign up to use the App. Please follow below steps to complete registration:

- Click “YES” or “NO” for ICICI Bank Employee
- Click on “SIGN UP” option
- Select the Associate Type
- Enter the Associate Code
- Enter the Mobile number
- Click on “REGISTER”
- Enter 6 digit MPIN as per your wish
- Confirm 6 digit MPIN
- Click on checkbox against “Use Fingerprint authentication of the device to login” if you want to use your Fingerprint to Login to the App (Only for device where Fingerprint feature is available)
- Click on “FINISH”
- Registration is complete and now you can Login to the App by clicking on Login tab using your MPIN or Fingerprint.

9. I have completed the Sign up process, how to login to the App?

Ans: Post completion of Sign up process, you can login to the App basis the MPIN generated or basis the Fingerprint if the same is enabled on your device:

- Click “YES” or “NO” for ICICI Bank Employee
- Click on “LOGIN” option
- Enter “USER ID”
- Enter “MPIN”
- Click on “LOGIN”

10. What is the use of “?” icon on the Login page or at the top right corner on every page of the App?

Ans: To raise a query for issue being faced or to check the status of the already raised query.

11. User is not able to raise query through the “Help & Queries” section?

Ans: Please write to ihomeloansupport@icicibank.com with the description of the error/issue being faced which raising a query.

12. What are the type of queries that can be raised in the App?

Ans: Below are the options available to raise query in the App under “Type 1”:

- Sign up and sign in issue
- User Profile setup



- Dashboard issue
- Data Entry / Output related
- Document upload related
- Bureau check issue
- Payment related
- Other

Based on the Type of Query selected under “Type 1”, you need to choose the area of concern under “Type 2” and submit the query with comments updated under description.

Note: Please mention briefly about the issue being faced in **ENGLISH language** only. Avoid using local/native language for the same.

13. What is the resolution TAT on the ticket raised?

Ans: Generally, comments are updated within an hour on the ticket raised and resolution is provided maximum within 48 hours, however there may be a delay in resolution if the same requires a fix/change in the App.

14. Mobile number that is getting displayed is incorrect/old number, how do I update it?

Ans: Raise a ticket under “[Help & Queries](#)” section.

15. I’m not able to access iHomeLoans App due to “invalid user” error?

Ans: Raise a ticket under “[Help & Queries](#)” section.

16. I’m not able to setup the profile?

Ans: Raise a ticket under “[Help & Queries](#)” section and get the details updated.

17. I forgot my MPIN, how to reset?

Ans: Click on “[Forgot your MPIN?](#)” and follow the steps to reset the MPIN.

18. I want to change my MPIN?

Ans: You can change MPIN through “Settings” option available under Menu option (top left corner)

>>[Menu](#)>>[Settings](#)>>[Change MPIN](#)

19. Can I use fingerprint to Login to iHomeLoans App?

Ans: Yes, you can enable fingerprint options through “Settings” option available under Menu option (top left corner).

>>[Menu](#)>>[Settings](#)>>[Manage Your Touch ID](#)

20. Can I edit the Process shop available under my Id?

Ans: Yes, you can select upto 3 Process shop from the dropdown available through “Edit Profile” option available under Menu option (top left corner).

>>[Menu](#)>>[Edit Profile](#)>>[PROCESS SHOP](#)



21. Can I simultaneously use the iHomeLoans App on multiple devices with one Id?

Ans: No, Id created can be used only on one device at a time.

22. What if I've changed my mobile device?

Ans: You can change your existing device and the iHomeLoans Id will get linked to new device. iHomeLoans App can be used only on one device at a time.

23. What are the options available on the home page of iHomeLoans App?

Ans: Below are the options available on the home page of the App:

- Check offers - PA offers for existing customers.
- My Application- Under this feature, user can check the following:
 - New Loan request - To initiate a new case.
 - Resume Loan - To continue with a case which has already been initiated. Case details can be searched by entering either Name/Mobile No./lead ID (CRM ID).
 - Track status - To check the status of an already submitted case.
 - Download - To download the sanction letter of the customer post journey is completed by entering the Application no. or APS ID.
 - Document upload – Once payment of processing fees is done by customer then case will be available in document upload section. To upload any documents if required post completion of the journey. Case details can be searched by entering either Name/Mobile No./lead ID (CRM ID) and document can be uploaded accordingly for the said case.
- Calculators – EMI, Pricing, Insurance, GST Product, GPR Product, GTP, Express BT and Banking Product calculators are available and more will be added soon to the existing list.
- Developer 360 - To click on this icon and get directed on the platform which provides a 360-degree view of the micro market mapped to respective sales manager.
- My Performance - To access Rising Star, High Rise, Mortgage One View and HLE platforms.
- Mortgage Academy (MA) - To access MA site.
- Approved Projects - To access List of Approved projects.
- Video KYC - To initiate Video KYC process on behalf of the customer.

24. What are the useful/key features that are made available during the journey in the App?

Ans: The key benefits/advantages of using the iHomeloan app are:

- Accessible through Mobile, Tablet & Desktop
- Auto fetch details for existing customer's basis Savings/Current account number, Credit card or Loan Account Number
- Auto fetch details for NTB customer basis CKYC.
- PAN verification from NSDL site
- Mobile number verification from existing record
- Official Email ID verification for salaried customers



- Email notification at every stage of customer journey
- Bureau check for Individual and Corporate customers
- Addition of upto 5 Co-applicants (Financial & Non-Financial)
- Online Processing Fee Payment
- Document upload via link made available to customers or by the user through the App.
- Image based data capture and validation (OCR/QR)
- Channel Productivity Tracker
- Instant Sanction letter for PA cases
- Instant Provisional letter for non-PA cases for Salaried Customers
- Instant eligibility and Offer generation as per Policy
- Auto fetch of GST number basis PAN for SEP customers
- COP verification for SEP customers
- SMS trigger with Application number and Track My Loan link

25. Is iHomeLoans App used for DIY journey?

Ans: No, this app is used only for customer assisted journey which can only be used by ICICI bank employees & its associates/channel partners. DIY journey is initiated under Express Home Loan. For further details on DIY journey, please refer FAQs based on DIY journey on Mortgage Academy.

26. Can iHomeLoans App be used for both Pre-Approved (PA) & Non Pre-Approved customers?

Ans: Yes, it can be used for both type of customers however PA offers are only applicable for existing ICICI Bank customers. If the customer does not have any PA offer or customer is a new to bank customer then basis the income details provided, eligibility will be checked and offer will be generated. For Non Pre-approved cases income documents need to be uploaded for processing the case.

27. Can the App be used for NRI customers as well?

Ans: Yes, below categories are available in the App.

- NRI (Non-resident Indian)
- OCI (Overseas Citizen of India)
- PIO (Person of Indian Origin)

28. What are the Customer profile available to source a case through iHomeLoans?

Ans: Salaried and Self Employed (SEP & SENP) profiles are available.

29. What all profiles are available under SEP?

Ans: Below profiles available under SEP:

- Doctor (BHMS/BAMS/MBBS/MD/MS)
- Architect
- CA
- CS

30. What all profiles are available under SENP?

Ans: Below profiles available under SENP:



- Proprietorship
- Partnership
- Partner

31. What all products can we pitch to the customers through the iHomeLoans App?

Ans: Below products are available in the App:

- Balance Transfer
- Home Improvement Loan (HIL)
- Home Loan (HL)
- Land Loan
- Loan Against Property (LAP) both Residential and Commercial
- Non Residential Premises (NRP) including Specialized property

Note: Top Up option is currently not available in the App.

32. Can we offer 30-year tenure to the customer through the App?

Ans: No, we cannot offer 30-year tenure through the App.

33. What is the minimum and maximum Loan amount that can be offered through the App?

Ans: Minimum is ₹ 1 Lac and Maximum is ₹ 5 Crores.

34. What is the minimum Age criteria defined in the App for Applicant?

Ans: Minimum Age criteria currently defined is 25 years.

35. Minimum work experience defined in the App for Applicant?

Ans: Please find below minimum work experience criteria:

- Wherever name of the employer company is selected from the available dropdown master – Minimum 1year experience is required
- Wherever name of the employer company is not available in the dropdown master and Others is selected from the master - Minimum 5year experience is required.

36. How to check PA offer for existing customers in the App?

Ans: Please follow below process:

- Click on "CHECK OFFERS" tab on the home page of the App
- Click on any one of the below options and enter the required details.
 - Savings/Current Account Number
 - Loan Account Number
 - PAN, Name
 - Credit Card Number
 - Name (As Per PAN), Mobile Number
- Click on "PROCEED" tab
- If the Offer is not available, then same will be displayed as "No Offers Present" on the top left corner.
- If the Offer is available, then the user will be shown the details along with the Offer, wherein product based offers along with offer amount and



tenure is displayed e.g. Home loan offer of 98,00,000 for tenure of 240 months.

Note: However please note that in case the Full Name or DOB that is entered does not match with our existing records, PA offers will not be fetched from LOP.

37. Is Lead Id/CRM Id mandatory to proceed for new request on the App?

Ans: Please find below the required details:

- For Channels where Lead Id is mandatory, ensure that the lead id is captured.
- For Branch Channel, BSM/RM/SE to ensure that the lead id created by the employee is mandatory to be captured for employee to get the credit.
- For other channels if lead id is not available you may proceed by clicking on "LEAD ID IS NOT AVAILABLE".

38. What needs to be done if the customer does not have a PA offer or the customer is a new to bank customer?

Ans: Please follow below steps:

- Click on "MY APPLICATION" on the home page
- Click on "NEW LOAN REQUEST"
- Enter Lead Id and click on "PROCEED"
- If Lead Id is not available, click on "LEAD ID IS NOT AVAILABLE" to proceed further.
- Click on RI or NRI (NRI, OCI, PIO)
- Select "PRODUCT TYPE" from dropdown
- Select "LOAN TYPE" from dropdown
- Enter Property Value/Expected Property Value
- Enter Required Loan Amount
- Enter Required Tenure in months
- Click on "PROCEED"
- If customer has an existing ICICI relationship, then click on any one of the below options and enter the required details and click on "PROCEED".
 - Savings/Current Account Number
 - Loan Account Number
 - PAN, Name
 - Credit Card Number
 - Name (As Per PAN, Mobile Number)
- If the customer is New to Bank customer, then click on "NEW CUSTOMER"

39. What does it mean when the KYC Status is shown as Red or Green for existing customer once existing relationship details are entered?

Ans: If the icon shown against KYC status is "Red" in color (as shown below) then the KYC documents are required to be uploaded and if the icon shown against KYC status is "Green" in color then the KYC documents are not required to be uploaded.

Note:

- KYC status for New to Bank customers will always be Red.



- If the C360 response was green but customer changes the address during the journey, then customer needs to submit his address proof document.


Verify Details

Customer record found. Please verify and proceed to prefill the customer details

Full Name: XXXXXXX

Account Number:

Mobile Number: XXXXXXX443

KYC Status: 

NOTE: KYC Documents are required

PROCEED

CANCEL

40. How can we do the OTP Verification for the customer?

Ans: Customer has two options for OTP verification:

- Customer can enter the verification code in sales manager's mobile device and proceed.
- Customer can click on the link received via SMS and then will be directed to a new window for entering verification code on his own device.

41. Customer did not receive the Verification code at the time of Sign up/ fetching the customer details/ CIBIL verification?

Ans: Wait for some time else click on "resend verification code". If the issue persists then raise a ticket under "[Help & Queries](#)" section.

Note: Verification code may be delayed if customer is on active call.

42. Can we auto populate the details of New To Bank (NTB) customers in iHomeLoans app?

Ans: Yes, for NTB customer's details can be auto populated basis the data received from CKYC data base. However, if the details are not available in CKYC then all the details are to be entered for NTB customer.

43. Is there an option to add a new address for existing customer?

Ans: Yes, customer can select the address that is auto populated or a new address can be updated as "CURRENT"/ "MAILING" address or "PERMANENT" address by ticking on the required checkbox and click on "SAVE".

Note:

- In case of Address change/update, Address proof is required to be uploaded under document upload option.
- Same is applicable to NRI customers where they will have to share details of Local Address as well.



44. After selecting the Current and Permanent Address is it mandatory to add Official Address?

Ans: Yes, it is mandatory to provide Official Address and click on check box against Save as Official. Post clicking on SAVE, user will be shown all the address updated against each address type to Proceed further.

45. What is to be done if the details fetched/auto populated basis existing relationship is incorrect?

Ans: In such cases user can manually edit and enter the details such as Pan number and DOB can be manually entered **however pre-approved offers would not be available for such cases.** Also relevant KYC documents need to be submitted by the customer.

46. Is a salaried customer required to provide his official email id also along with personal id?

Ans: Yes, salaried applicant is required to provide official email id so that Official Email Id verification can be done through the App successfully.

47. What if the company name is not found in the drop down for a salaried customer?

Ans: In such cases, select "Others" and then **mention the Company Name** and proceed further in the journey.

48. What is the maximum no. of Co-applicant/s that can be added in a case sourced through iHomeloan app?

Ans: Maximum no. of co-applicant/s that can be added is 5. This includes both Financial & Non-Financial co-applicant/s.

49. Is PAN mandatory for Non-Financial Co-applicant?

Ans: PAN is **not** mandatory for Non-Financial Co-applicant.

50. Is it mandatory to add co-applicant/s while sourcing the case?

Ans: No, it is not mandatory to add Non-Financial Co-applicant/s however same is recommended to be added through the App itself or may be added at the time of Disbursement. Financial Co-applicant can be added to enhance the eligibility of the loan amount.

- Financial Co-applicant – If eligibility needs to be enhanced addition to be done **mandatorily** through the iHomeLoans App.
- Non- Financial Co-applicant – Not mandatory but recommended to be added through the iHomeLoans App.

51. How can customer's eligibility be enhanced?

Ans: Customer's eligibility can be enhanced either by adding Financial Co-applicant/s or by adding additional income under income details.



52. Is there an option available to Swap the Applicant and Co-applicant in iHomeloan App?

Ans: Yes, Swap option is available in iHomeloan on the Offer page but the Co-applicant must be a Financial Co-applicant.

53. What is the use of camera icon available against the field where PAN is to be entered for New to Bank customers?

Ans: The camera icon is clicked to take a live image of the PAN card of the customer. Basis OCR (Image based data capture), complete name and DOB as per PAN card will get auto-filled. User also has the option of manually entering the PAN details. A Green tick will be displayed next to camera icon on successful PAN verification from NSDL site.

54. The CIBIL response is shown as "Review", can we still complete the journey for the customer?

Ans: Wherever CIBIL response is shown as "Review" system may not generate the provisional letter however customer can complete the journey and final sanction letter will be issued to the customer post complete underwriting by credit manager.

55. What if I am unable to complete the journey for a case. How do I resume the same journey once again?

Ans: Any case that has been initiated and could not be completed for any reasons is auto saved in the app. The case is available on clicking "Resume Loan" option under "My Application" on the home page.

Case details can be searched by entering either Customer Name/Mobile No./lead ID (CRM ID).

56. Where do I track the status of all my cases?

Ans: All the cases sourced through iHomeloan app can be tracked through "Track Status" under "My Application" on the home page. This is a channel & RM dashboard where the user has to log in with the broker ID or employee ID respectively to check the case status.

57. How do we know if there is any connectivity/network issue during the ongoing journey?

Ans: The "internet signal strength" can be seen on top right hand side of every screen of the iHomeLoans App. Also, an error message related to network connectivity is displayed.



58. When does the Sanction letter gets generated through the App?

Ans: Below table will help in understanding the scenario under which Sanction/Provisional Letter does/does not get generated:

iHomeLoans Letter Generation Matrix				
Customer Type	Case Type	Product Type	Fee Payment Mode	Letter Generated
Salaried - RI	Pre-Approved	HL/ Non HL	Online	Sanction Letter
			Cheque	Provisional Letter
		Balance Transfer	Online	Sanction Letter
			Cheque	No Letter Generated
	Non Pre-Approved	HL/ Non HL	Online/ Cheque	Provisional Letter
		Balance Transfer	Online/ Cheque	No Letter Generated
Salaried - NRI	Non Pre-Approved	HL/ Non HL	Online/ Cheque	Provisional Letter
		Balance Transfer	Online/ Cheque	No Letter Generated
Self Employed	Pre-Approved	Any	Online	Sanction Letter
		Any	Cheque	No Letter Generated
	Non Pre-Approved	Any	Online/ Cheque	No Letter Generated

Note:

- No Letter** will be generated for **Review Cases** for any product or customer type
- Provisional Letter** is generated **only for Salaried customers**

59. What all can be uploaded through the App?

Ans: Below tabs available in the App under Document upload option:

- Processing Fee Cheque image (Activated only where Cheque is selected)
- Photo
 - ◆ Photo tab – To click and upload photo of Applicant/Co-applicant
 - ◆ Completed Application Form tab – To upload D1 Declaration, Aadhaar Consent Form, PMAY Self declaration, IAS/Memo Approval or any other additional document
- Proof of Identity (POI) (Activated only if KYC docs are required)
- Proof of Address (POA) (Activated only if KYC docs are required)
- Proof of Income (Activated only for Non-PA cases)



- Relationship proof (Activated only for Co-applicant)

Note: This tabs are available only for the cases being processed through iHomeLoans App and basis customer type i.e. it will be different for salaried, self-employed and NRI.

60. For NRI cases, are we required to upload D1 declaration in iHomeLoans App?

Ans: Yes, D1 declaration is to be uploaded in iHomeLoans App under the “Completed Application Form” tab (Tab is available under Photo upload tab)

61. For PMAY cases, are we required to upload Self-income declaration in iHomeLoans App?

Ans: Yes, Self-income declaration is to be uploaded in iHomeLoans App under the “Completed Application Form” tab (Tab is available under Photo upload tab). However physical copy is to be submitted at the time of disbursement.

62. Can IAS Approval be uploaded through the App?

Ans: Sales to upload the IAS approval in “Completed Application Form” tab provided in iHomeLoans App or if the IAS is approved post the journey is completed i.e. post APS ID generation in iHomeLoans then the same can be shared with Ops team through mail and Ops team to upload the same in iDisburse.

63. Is there any format requirement for uploading the document?

Ans: Document can be JPEG, PNG or PDF format files which are not password protected and upto 5 MB for each document to be uploaded.

64. Is there any requirement of characters for the Name of the file being uploaded?

Ans: Please ensure there is no special characters like (@ # % , \$ / & () etc). However, even if the name contains special characters, then the same will get auto-corrected from back end before getting pushed to Omnidocs.

65. Are there any restrictions on the size of each document uploaded?

Ans: Yes, maximum size should not exceed 5 MB for each document uploaded. For Eg: If the user is uploading ID proof, Address Proof and Salary Slip then each of these document size should not exceed 5 MB respectively.

Note: For ease of upload, ensure to download a useful Scanner app and then scan the documents wherein Single PDF document can be created for document having multiple upload.

66. Is there any specific requirement for photo upload of the customer?

Ans: It is recommended that **live close up photo** of the customer **with white background** be clicked by the user and uploaded on the App or the same can be done by the customer as well and upload from the link shared.



67. Document upload is taking too much time or not getting uploaded what could be the reason?

Ans: There could be network issue in the area for which we have developed an in-built feature wherein user can check the network connection status. It is recommended that the user should proceed for document upload when the network connection is strong.

Note: In case the network is poor/weak then all documents are stored in gateway and are pushed to omnidocs once the device is under good network. Thus even bad network issues are curtailed but user can't proceed ahead without accepting OSV statement and only then all docs are pushed to omnidocs.

68. Is self-attestation and OSV required to be done on the documents uploaded?

Ans: Yes. User to verify all the original documents to be uploaded before the case is initiated through the app and click an image of the original documents and upload for which self-attestation is not required. If customer is uploading the documents from his device, user to inform the customer to upload the image of the original documents. Post all the documents are uploaded, user to consent on the declaration which mentions that he/she has verified all the original documents and proceed further. Please note that the case will not move ahead without consenting on the OSV declaration.

69. How will the OSV be done on the documents uploaded for any case sourced through the app?

Ans: After all the documents are uploaded successfully, user to consent on the OSV declaration and then proceed further. Consenting on the OSV declaration confirms OSV to be done for all the uploaded documents.

If the customer is uploading the documents from his device, then post successful upload of all the documents, user to consent on the OSV declaration and then proceed further.

70. Can Customer re-upload the documents if he wants to replace the uploaded documents?

Ans: Document upload link is disabled once all mandatory documents are uploaded. If user again wants to upload any further documents or some rework scenario, then document upload link has to be triggered again by the user. This can be done through "document upload section".

71. Can the customer or the sales/channel team upload the documents post the journey is completed?

Ans: Yes, customer and sales/channel team can upload the documents post journey is completed. Sales/Channel team can upload through "Document Upload" tab under "My Application" on the home page. For customer to upload, sales/channel team to initiate to send the link via SMS through the app.

72. How will the OSV and Self attestation be done on the documents uploaded post journey is completed?



Ans: For the documents that are to be uploaded/re-uploaded post the journey is completed, the document to be uploaded/re-uploaded must be self-attested and OSV stamped by the Bank employee/channel partner.

73. I am facing issue/error while uploading the documents?

Ans: Raise a ticket under “[Help & Queries](#)” section and share the issue in description.

74. I have uploaded the documents however same is not visible or it is showing as not uploaded?

Ans: Raise a ticket under “[Help & Queries](#)” section and share the issue in description.

75. Case is eligible for PMAY, should unmasked Aadhaar be uploaded for the same?

Ans: Yes, if the case is eligible for PMAY then unmasked Aadhaar along with Aadhaar Consent form needs to be uploaded and if the customer is voluntarily submitting Aadhaar for Non-PMAY cases then masked Aadhaar along with Aadhaar Consent form needs to be uploaded.

76. What all documents will be pushed from the App to Omnidocs?

Ans: Following documents will be pushed to Omnidocs from the App based on the Application Form number:

- Sanction letter or Offer letter/Provisional letter (depending on the case)
- Digital application form i.e. DigiAoF
- KYC documents
- Income, Banking documents
- Fee payment receipt wherever PF is paid online
- Email verification report for Salaried customers
- Additional documents if uploaded any (IAS approval, Cheque copy, Aadhaar Consent Form)

77. My BSM has resigned what needs to be done?

Ans: If BSM mapping is incorrect or needs to be changed for Channel partner then they have to get the same modified by sending the request to Pramod Kulkarni (pramod.kulkarni@icicibank.com)

78. Do we need to submit physical application form for cases sourced through iHomeLoans app?

Ans: No physical application form or supporting documents to be submitted at login desk for cases sourced through iHomeLoans app. Once the journey is completed and application number & APS ID is generated, there is a digital application form which gets generated with all the details filled in the journey and pushed into omnidocs against the application number for data entry by the vendor. For other fields which are not a part of the journey but are required, the same needs to be collected from the customer by filling up & signing the annexure to digital application form at time of disbursement.



Note: All documents uploaded in iHomeLoans app and will be pushed in Omnidocs. Case will be processed basis the available scanned images.

79. Is Annexure to Digital Application form required to be submitted post Sanction?

Ans: Sales to submit Annexure to Digital Application form along with disbursement docket which is also part of sanction condition. Same is available on MA under Process updates.

80. Please elaborate on the requirement of entering Broker code, Type of Submission, BSM Id and BSM Name.

Ans: Below table will clarify on the requirement of entering Broker code, Type of Submission, BSM Id and BSM Name.

Sourced by	Type of Submission	Broker ID field	BSM ID & Name
Mortgage employee/ DMA/ Connector/ Online	Self-Sourced	Default Broker ID	Auto-populated as per available mapping
	Branch	Enter user's broker id	Auto-populated as per available mapping
	Connector/Online	Enter user's broker id	Auto-populated as per available mapping
	Manual Entry	Enter user's broker id	Select from BSM list
Branch Employee	Branch	Select SOL ID	Will get auto-populated

81. Is there an option available to select the Process shop and update the Disbursement Intended date?

Ans: Yes, user will be shown all the Process shop which has been updated through the User Profile and user can select the Process shop as required based on the location and user can also update the Disbursement Intended date under the field available.

Please find below screenshot pertaining to Process shop and Disb. Intended date:



☰ Additional Details ⓘ 🏠 📄

Application Form Number: 7895667948

TYPE OF SUBMISSION
Self Sourced ▼

BROKER ID
206388

BSM ID BSM NAME
ASD3456 Sunrise Intellectual

PROCESS SHOP
MIDC Andheri

DISBURSEMENT INTENDED DATE*
16/07/2020

SUBMIT APPLICATION

82. Can we offer waiver/discount /concession on the processing fee to the customer?
Ans: Yes, it can be offered basis approvals as per existing process.

83. What fee/charges are shown on acceptance of the Offer amount?
Ans: Below fee/charges are shown on acceptance of the Offer amount:

- Processing fee (which is editable on Final Offer screen i.e. post CIBIL is checked for the customer)
- Cibil Charges
- Cersai Charges
- Admin Charges (to be paid at the time of Disbursement)

84. What are the online payment options through which customer can pay the processing fee?
Ans: Customer can pay through user's device or a link can be sent to Applicant or Co-applicant for payment of Fee. Below are the online payment options available.

- Net banking
- Debit card
- Credit card
- UPI

85. What details are required to be mentioned in the App if Fee payment is to be done through Cheque?
Ans: Cheque number and Bank Name needs to be entered in the fields provided (Amount will be auto-filled in). Also cheque photo/image to be uploaded in iHome Loans App and ops can view the cheque image in i-Disburse.



Note: Sales team to collect the cheque and mention Application number and Customer details behind the cheque and handover the same to Local CPC login desk.

86. Bureau (CIBIL) check is applicable for which type of customer profile?

Ans: Bureau (CIBIL) check is done for every Applicant. Bureau (CIBIL) check is waived only for PA customer.

Note:

- If primary applicant is having PA and added Non-Financial Co-applicant, then bureau will be conducted for Non-Financial Co-applicant.
- If address needs to be changed then "Fetch Address Automatically" to be selected as No and App will give option to capture the address through OCR/QR functionality to be used for Aadhaar only if the communication address is as per Aadhaar.

87. Which address is considered for Location?

Ans: Case is pushed to APS basis customer communication address hence team to ensure that correct Communication address is captured during the journey.

88. Is Video KYC applicable for cases sourced through iHomeLoans only?

Ans: No, Video KYC is applicable for both cases sourced through iHomeLoans and physical mode. However, Video KYC for both scenarios to be initiated through the VKYC tab available on the home page in the iHomeLoans App.

89. Is Video KYC applicable for NRI customers?

Ans: No. Video KYC is not applicable for NRI customers.

90. Is Video KYC applicable for PMAY cases?

Ans: No, Video KYC is not applicable for customers opting for PMAY.

91. Can the customer initiate Video KYC?

Ans: No, the customer cannot initiate the Video KYC request. It has to be initiated by sales/channel team only. Post submission of the request, Video KYC link is send to customer via SMS only. Customer to click on the link and complete Video KYC.

92. At what stage in the journey can Video KYC be initiated in the iHomeLoans app?

Ans: For iHomeLoans cases, sales/channel team to first complete the iHomeLoans application journey and generate the application number. For cases sourced through physical mode, application number to be taken from the application form. Application number is mandatory to initiate Video KYC.

93. How do I initiate Video KYC for the customer?

Ans: Video KYC or VKYC can be initiated by sales/channel team only through VKYC tab on the home page. On clicking the tab, following screen would appear which needs to be filled and submitted.

Note:



- Application number is mandatory to initiate Video KYC. Video KYC to be done for each applicant separately. Same application number to be used for each applicant.
- Video KYC is **not applicable** for Non Individual customer (For Eg: Company, Partnership Firm, Proprietorship Firm, HUF, Trust or any other entity)
- Below is the screenshot of the details required to initiate Video KYC through the App:

APPLICATION NUMBER*

PAN NUMBER*

FIRST NAME*

MIDDLE NAME

LAST NAME*

DATE OF BIRTH*

Gender

Male Female TG

MOBILE NUMBER*

EMAIL ID*

94. What are the 3 stages/status applicable for Video KYC?

Ans: 3 stages/status applicable for Video KYC are:

- Success
- Unable
- Rejected

Note: SMS is triggered to the case initiator confirming on the status of Video KYC.

95. User has not received any SMS on the status of the Video KYC done.

Ans: Raise a ticket under "[Help & Queries](#)" section and share the issue is description.

96. When is the Video KYC case tagged as "Success"?

Ans: A case is tagged as "Success" when case is approved by both Phone Banking Officer and Auditor. Once the case is approved, PDF (KYC Status Report) gets generated on real time basis and pushed to Omnidocs.



97. When is the Video KYC case tagged as "Unable"?

Ans: A case gets tagged as "Unable" in the following scenario:

- When the call with the Phone Banking officer gets disconnected.
- When the call with the Phone Banking officer is connected however due to connectivity/network issue the call quality is poor and hence the Phone Banking officer cannot complete the verification process.

98. Can Video KYC be re-initiated for case tagged as "Unable"?

Ans: Yes, Video KYC can be re-initiated by the customer for cases tagged as "Unable" through the same link shared with the customer through SMS.

99. When is the Video KYC case tagged as "Rejected"?

Ans: A case would get Rejected at the discretion of the Auditor.

100. Can Video KYC be re-initiated for case tagged as "Rejected"?

Ans: For rejected cases, Video KYC cannot be re-initiated. In all such cases, team to collect the physical KYC documents which has to be self-attested and OSV done. Hence team to ensure that the Video KYC process completion should be done in front of the customer only so that if the Video KYC is rejected they can collect the physical KYC documents and upload the scanned image of the same in iHomeLoans App for iHomeLoans sourced cases and for physical cases it has to be logged in physically.

101. I have completed the journey & generated APS Id; how will the Sanction happen?

Ans: Please find below the steps for reference:

- MIS generated on hourly basis for cases where APS Id is generated.
- MIS shared with Central Ops team for RT Id creation and loan booking.
- Underwriting at respective central CPC/ Local CPC/NRI Desk
- Daily basis Central CPC will share MIS with Local CPC to include cases in the local PQIS MIS.
- Local CPC will publish PQIS.

Note:

- ◆ Login Fee cheque banking to be done at Local CPC for cases where cheque option was selected during the journey. (PF not paid online)
- ◆ For cases sourced through iHomeLoans, cases get auto-flow in PQIS, however separate flagging is currently not available in PQIS.

102. By when will the RT ID get created in iDisburse for case sanctioned?

Ans: Central Ops team will create the RT ID in iDisburse basis hourly automated MIS triggered through iHomeLoans App. RT ID will be created as per the Process Shop mentioned in iHomeLoans journey.

103. Can you please clarify which team will perform Credit underwriting?

Ans: Please find below clarity on the same:

- PA Salaried cases - Respective Central CPC



- PA SEP/SENP cases - Respective Central CPC
- Non-PA Salaried cases - Respective Central CPC
- Non-PA SEP/SENP cases - Local CPC Credit
- NRI cases - Local CPC Credit

104. How to add Marketing officer code/Broker code in Finnone

Ans: If at the time of disbursement, broker code doesn't reflect in Finnone then SR needs to be raised for the same. SR type is given below:

- SR path for Marketing officer:

Internal Process Management> ROPS Process> Modification-Rectn of Mrktng Off code in Finnone

- SR Path for Channel code (Broker code):

Internal Process Management> ROPS Process> Modification –Rectification of DMA code in Finnone