FIG. 1

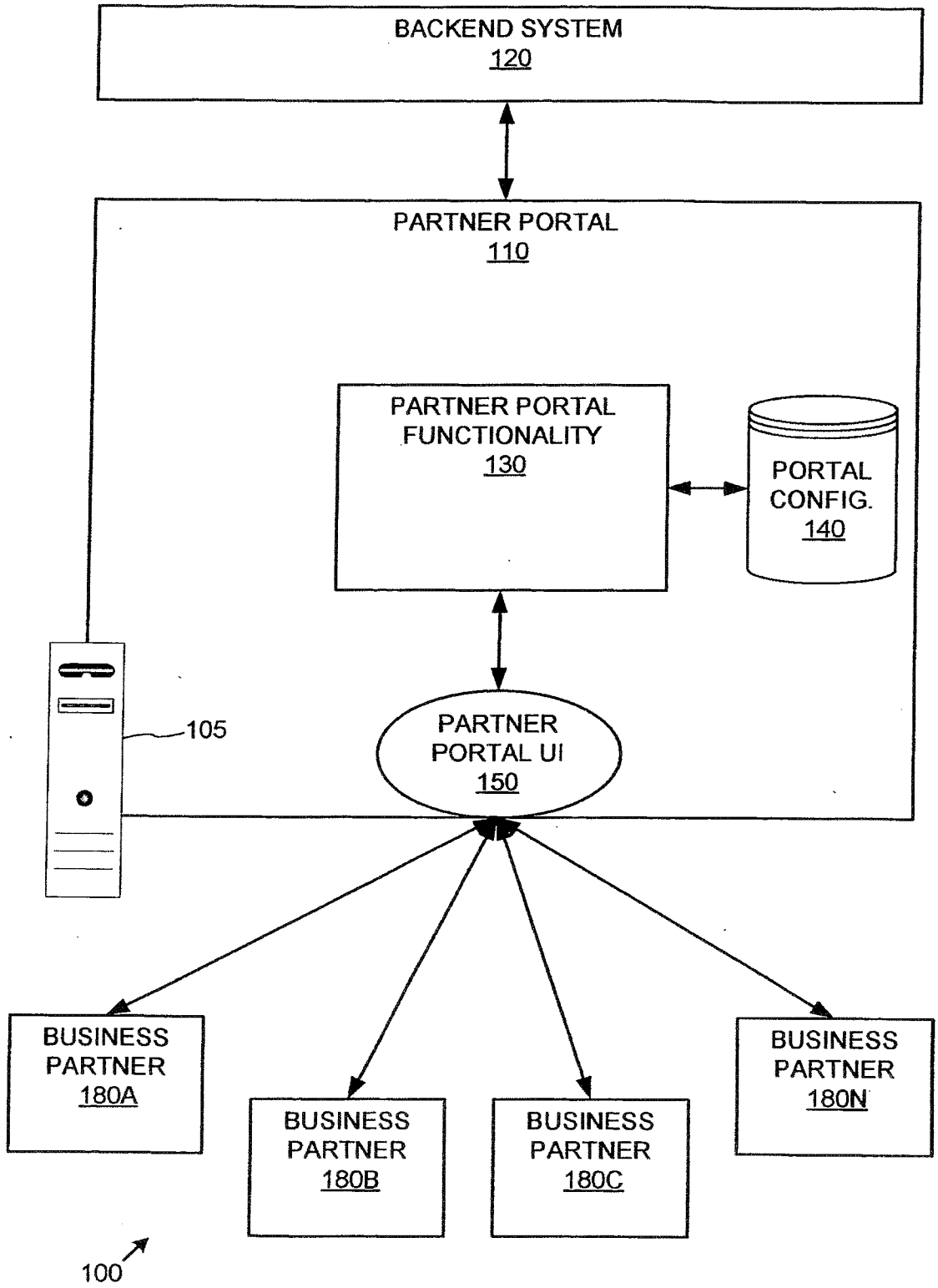

BACKEND SYSTEM
120
PARTNER PORTAL
110
PARTNER PORTAL FUNCTIONALITY
130
PORTAL CONFIG.
140
105
PARTNER PORTAL UI
150
BUSINESS PARTNER
180A
BUSINESS PARTNER
180B
BUSINESS PARTNER
180C
BUSINESS PARTNER
180N
100

FIG. 2

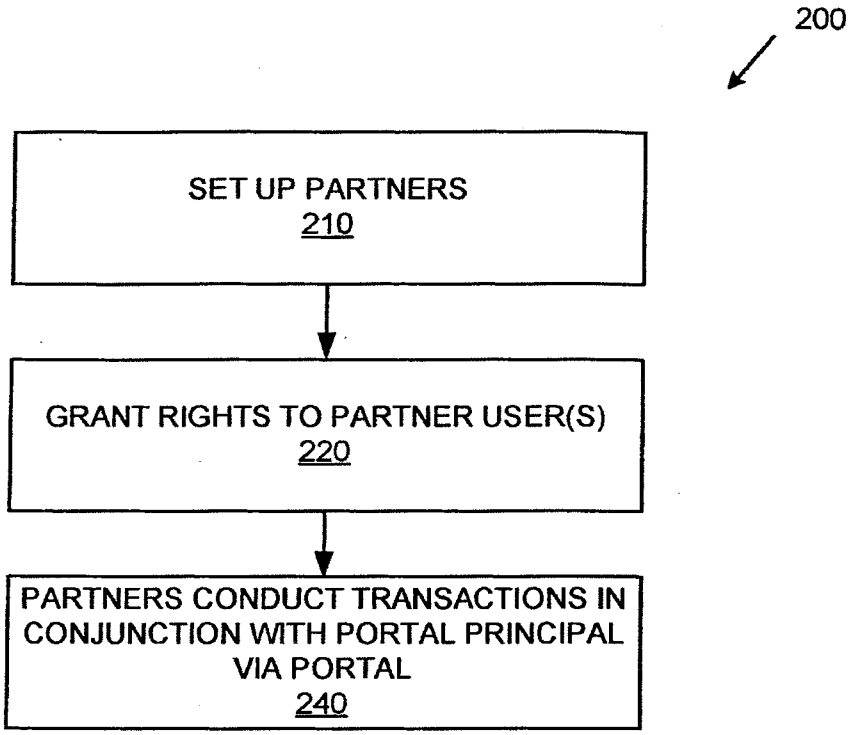

200
SET UP PARTNERS
210
GRANT RIGHTS TO PARTNER USER(S)
220
PARTNERS CONDUCT TRANSACTIONS IN CONJUNCTION WITH PORTAL PRINCIPAL VIA PORTAL
240

FIG. 3

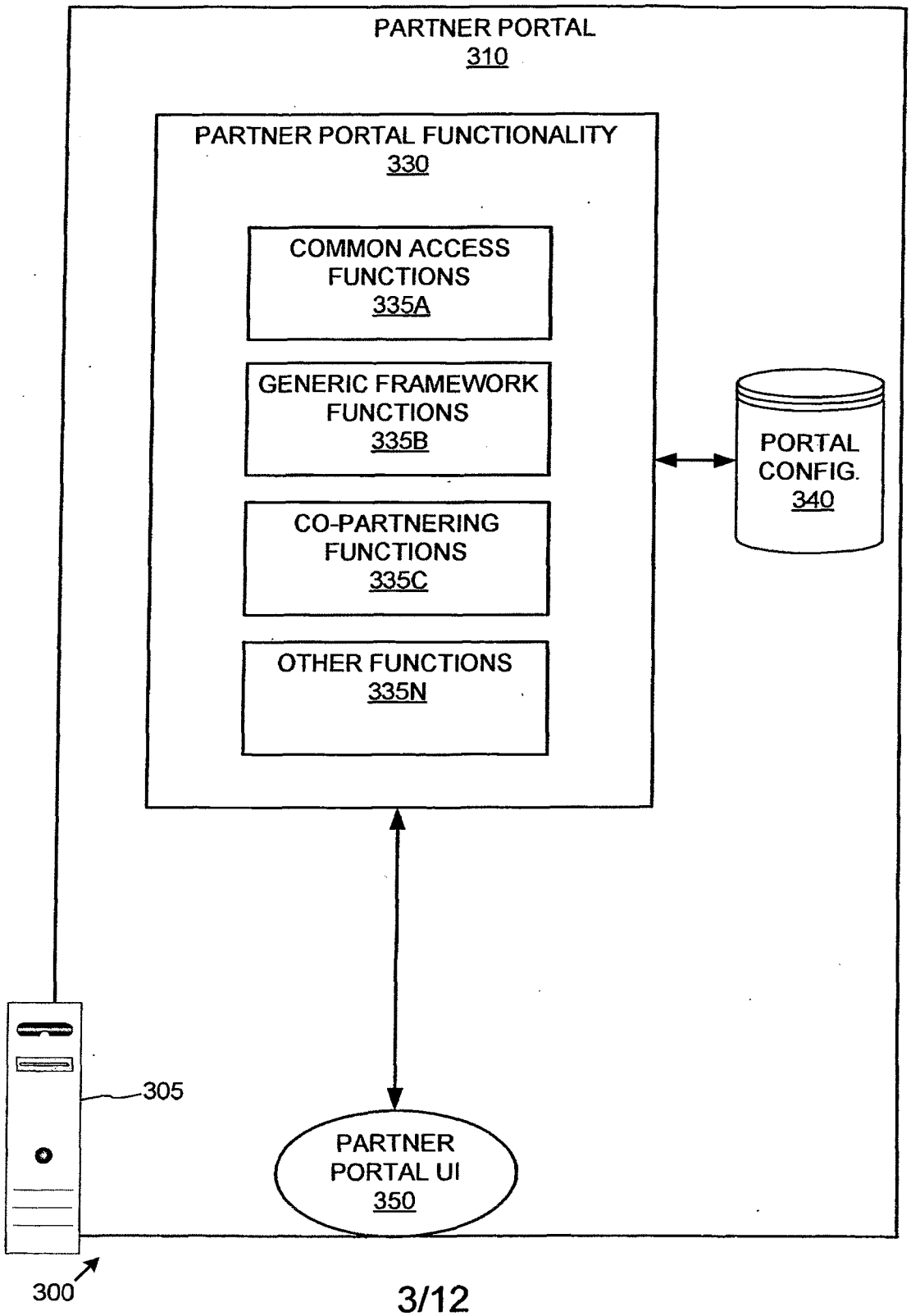
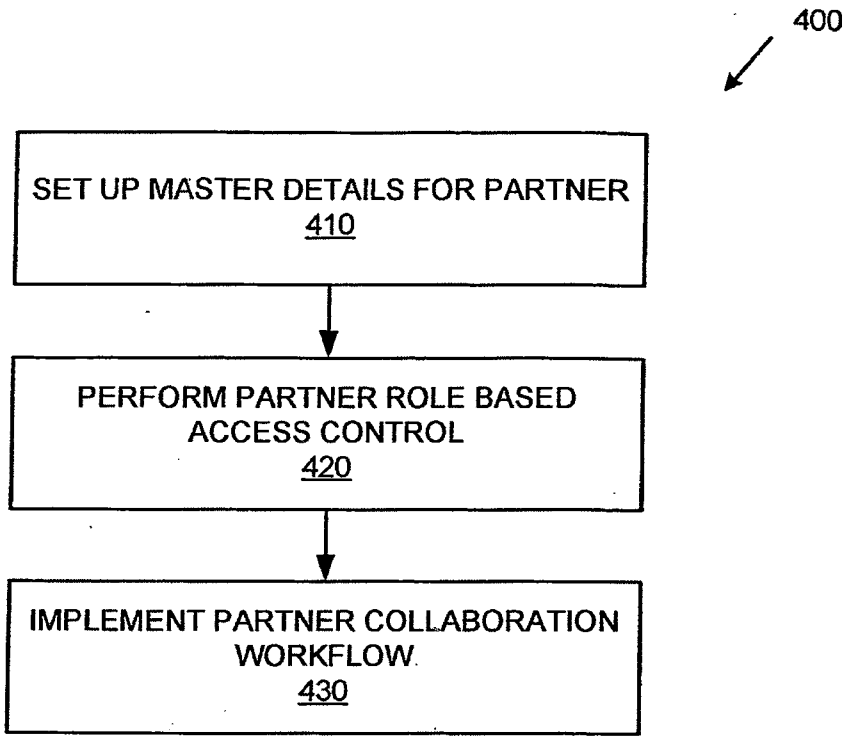

PARTNER PORTAL
310
PARTNER PORTAL FUNCTIONALITY
330
COMMON ACCESS FUNCTIONS
335A
GENERIC FRAMEWORK FUNCTIONS
335B
CO-PARTNERING FUNCTIONS
335C
OTHER FUNCTIONS
335N
PORTAL CONFIG.
340
305
PARTNER PORTAL UI
350
300

FIG. 4


400
SET UP MASTER DETAILS FOR PARTNER
410
PERFORM PARTNER ROLE BASED ACCESS CONTROL
420
IMPLEMENT PARTNER COLLABORATION WORKFLOW
430

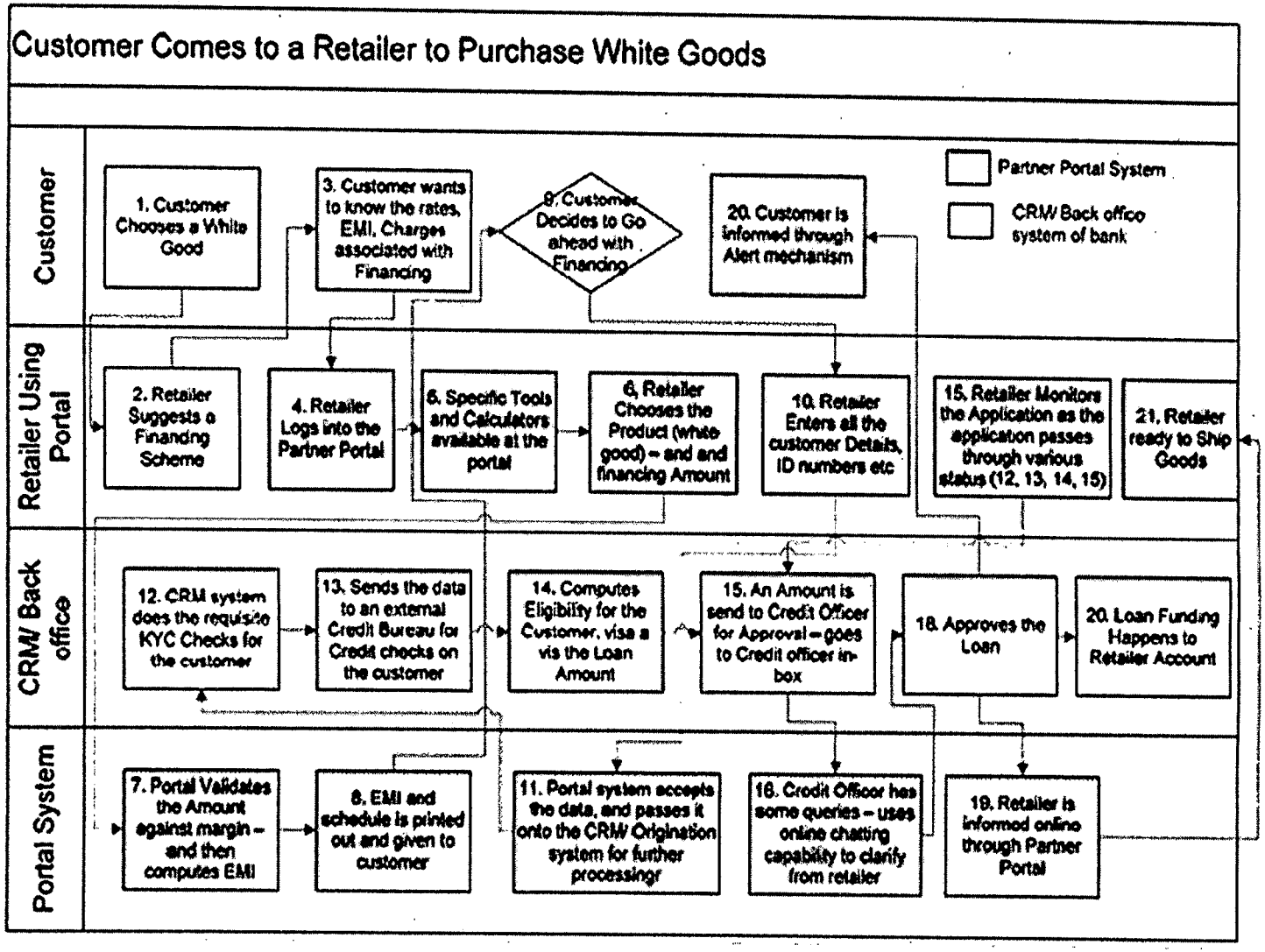

Customer Comes to a Retailer to Purchase White Goods
Customer
Retailer Using Portal
CRM/ Back office
Portal System
Partner Portal System
CRM/ Back office system of bank
1. Customer Chooses a White Good
2. Retailer Suggests a Financing Scheme
3. Customer wants to know the rates, EMI, Charges associated with Financing
4. Retailer Logs into the Partner Portal
5. Specific Tools and Calculators available at the portal
6. Retailer Chooses the Product (white good) – and and financing Amount
9. Customer Decides to Go ahead with Financing
10. Retailer Enters all the customer Details, ID numbers etc
12. CRM system does the requisite KYC Checks for the customer
13. Sends the data to an external Credit Bureau for Credit checks on the customer
14. Computes Eligibility for the Customer, visa a vis the Loan Amount
15. An Amount is send to Credit Officer for Approval – goes to Credit officer in-box
15. Retailer Monitors the Application as the application passes through various status (12, 13, 14, 15)
18. Approves the Loan
20. Customer is informed through Alert mechanism
20. Loan Funding Happens to Retailer Account
21. Retailer ready to Ship Goods
7. Portal Validates the Amount against margin – and then computes EMI
8. EMI and schedule is printed out and given to customer
11. Portal system accepts the data, and passes it onto the CRM Origination system for further processingr
16. Credit Officer has some queries – uses online chatting capability to clarify from retailer
19. Retailer is informed online through Partner Portal

FIG. 5

FIG. 6

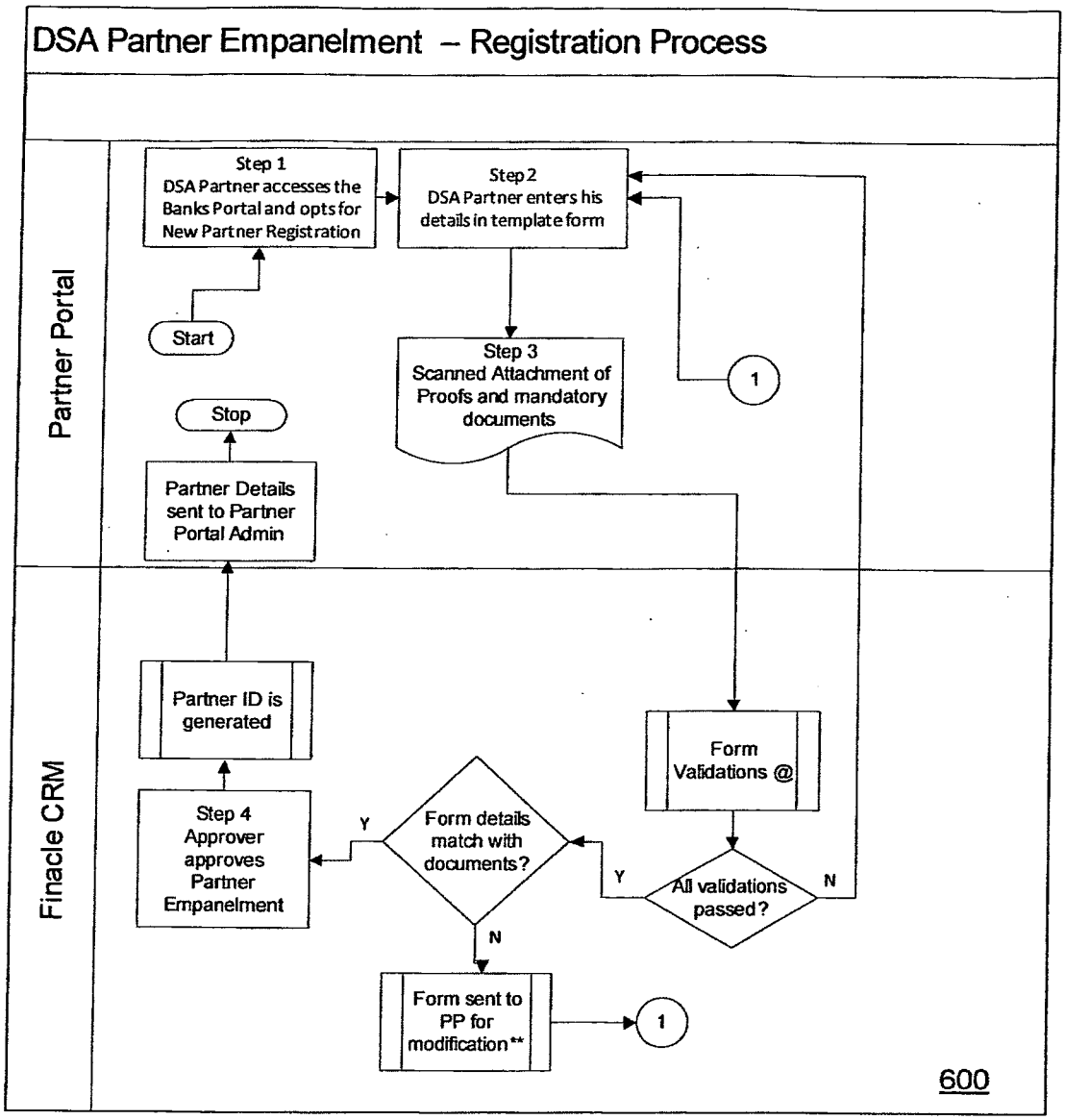

DSA Partner Empanelment – Registration Process
Partner Portal
Finacle CRM
Step 1
DSA Partner accesses the Banks Portal and opts for New Partner Registration
Step 2
DSA Partner enters his details in template form
Start
Step 3
Scanned Attachment of Proofs and mandatory documents
1
Stop
Partner Details sent to Partner Portal Admin
Partner ID is generated
Form Validations @
Step 4
Approver approves Partner Empanelment
Y
Form details match with documents?
Y
All validations passed?
N
N
Form sent to PP for modification**
1
600

FIG. 7

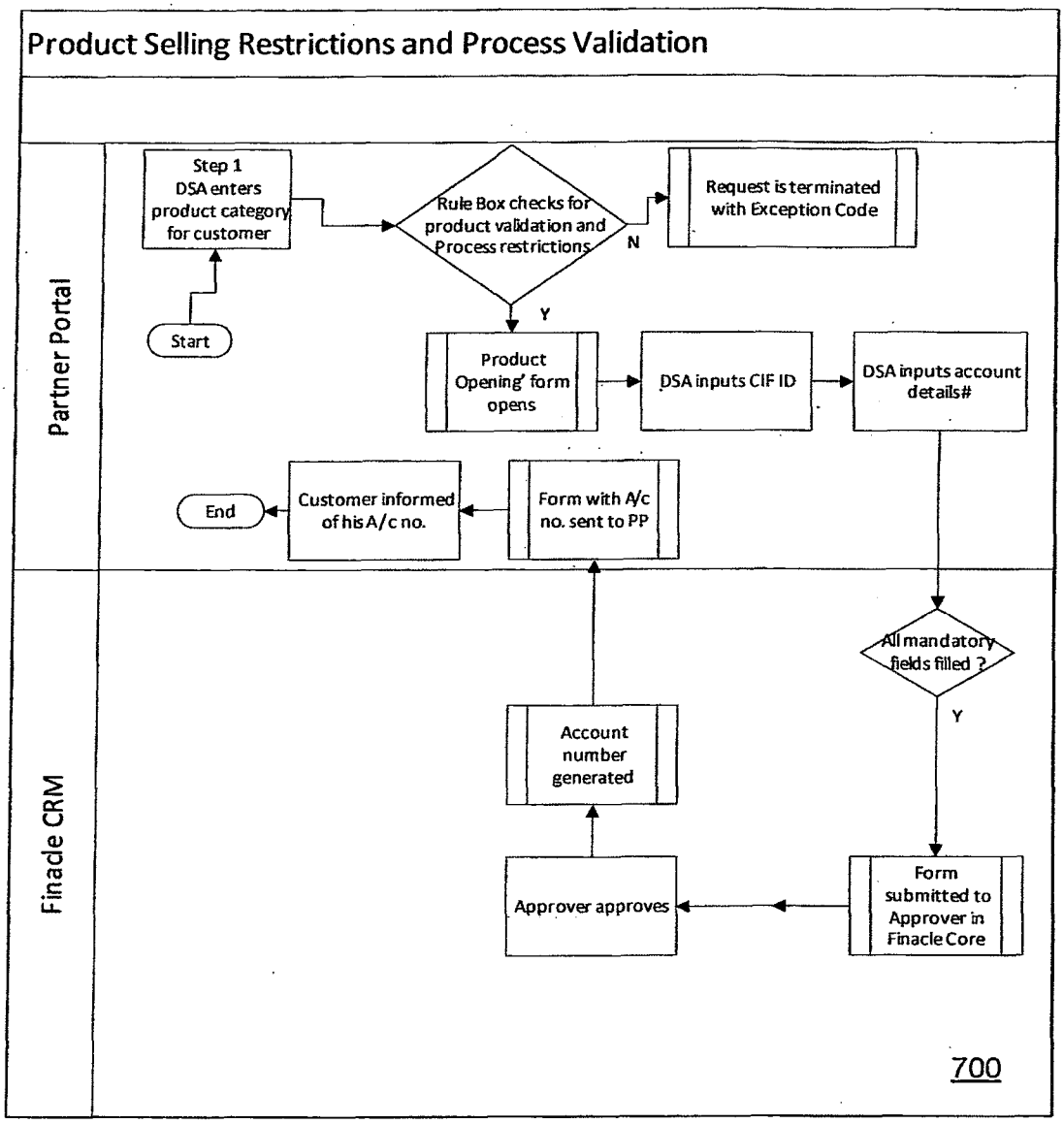
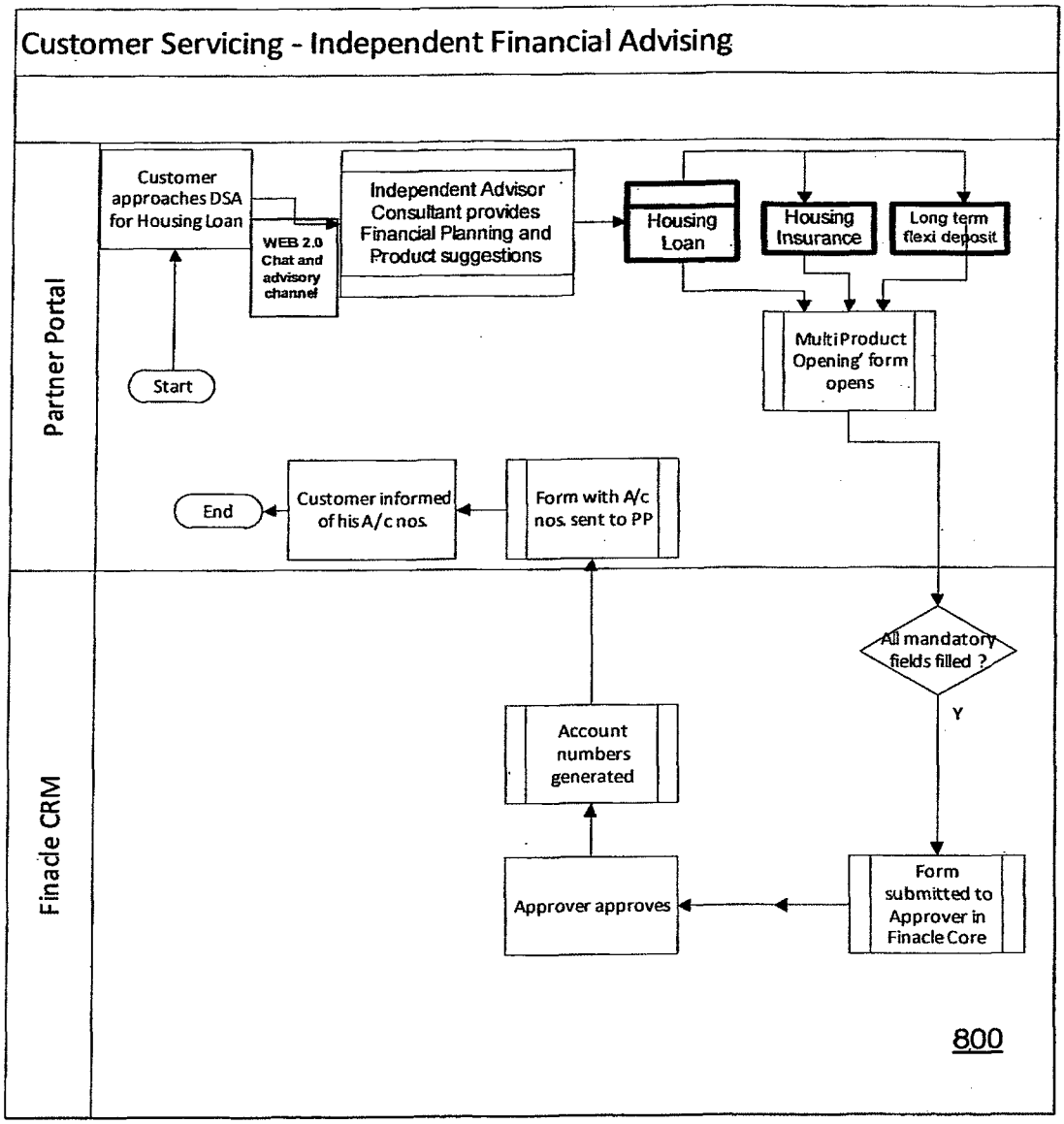
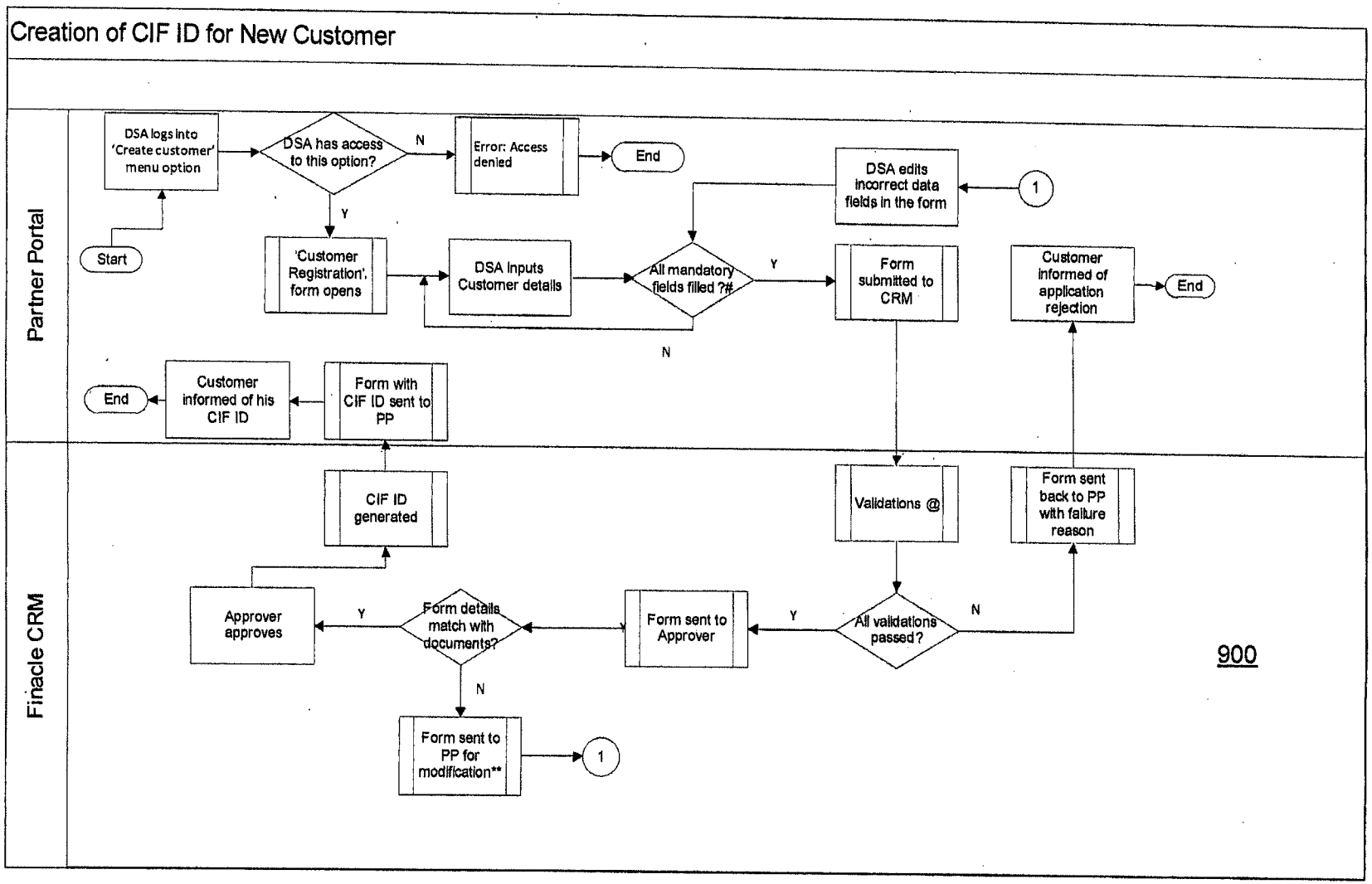

Product Selling Restrictions and Process Validation
Partner Portal
Finacle CRM
Step 1
DSA enters product category for customer
Start
Rule Box checks for product validation and Process restrictions
N
Request is terminated with Exception Code
Y
Product Opening' form opens
DSA inputs CIF ID
DSA inputs account details#
All mandatory fields filled ?
Y
Form submitted to Approver in Finacle Core
Approver approves
Account number generated
Form with A/c no. sent to PP
Customer informed of his A/c no.
End
700

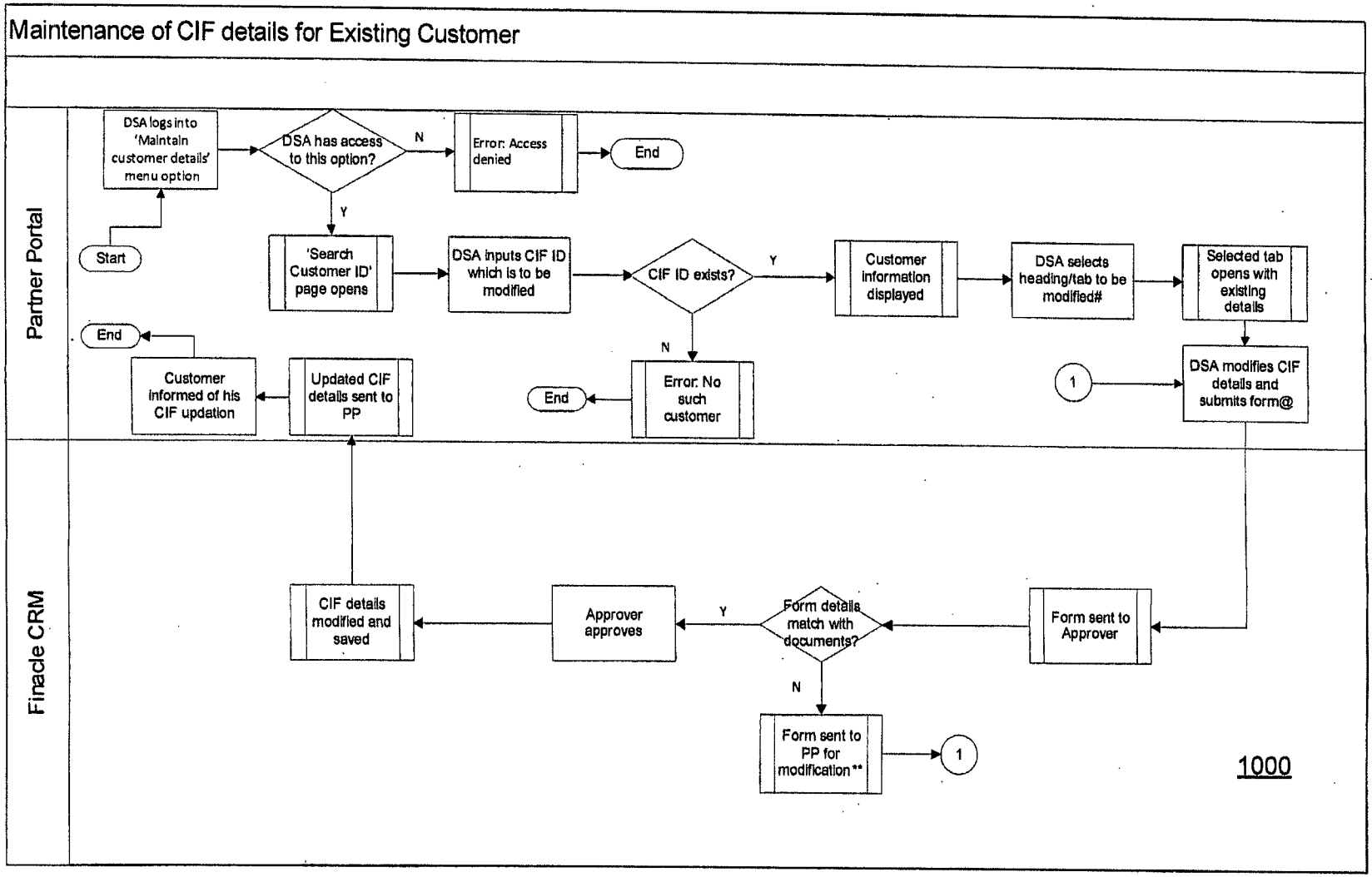
FIG. 8


Customer Servicing - Independent Financial Advising
Partner Portal
Finacle CRM
Customer approaches DSA for Housing Loan
WEB 2.0 Chat and advisory channel
Independent Advisor Consultant provides Financial Planning and Product suggestions
Housing Loan
Housing Insurance
Long term flexi deposit
Multi Product Opening' form opens
Start
End
Customer informed of his A/c nos.
Form with A/c nos. sent to PP
All mandatory fields filled ?
Y
Account numbers generated
Approver approves
Form submitted to Approver in Finacle Core
800



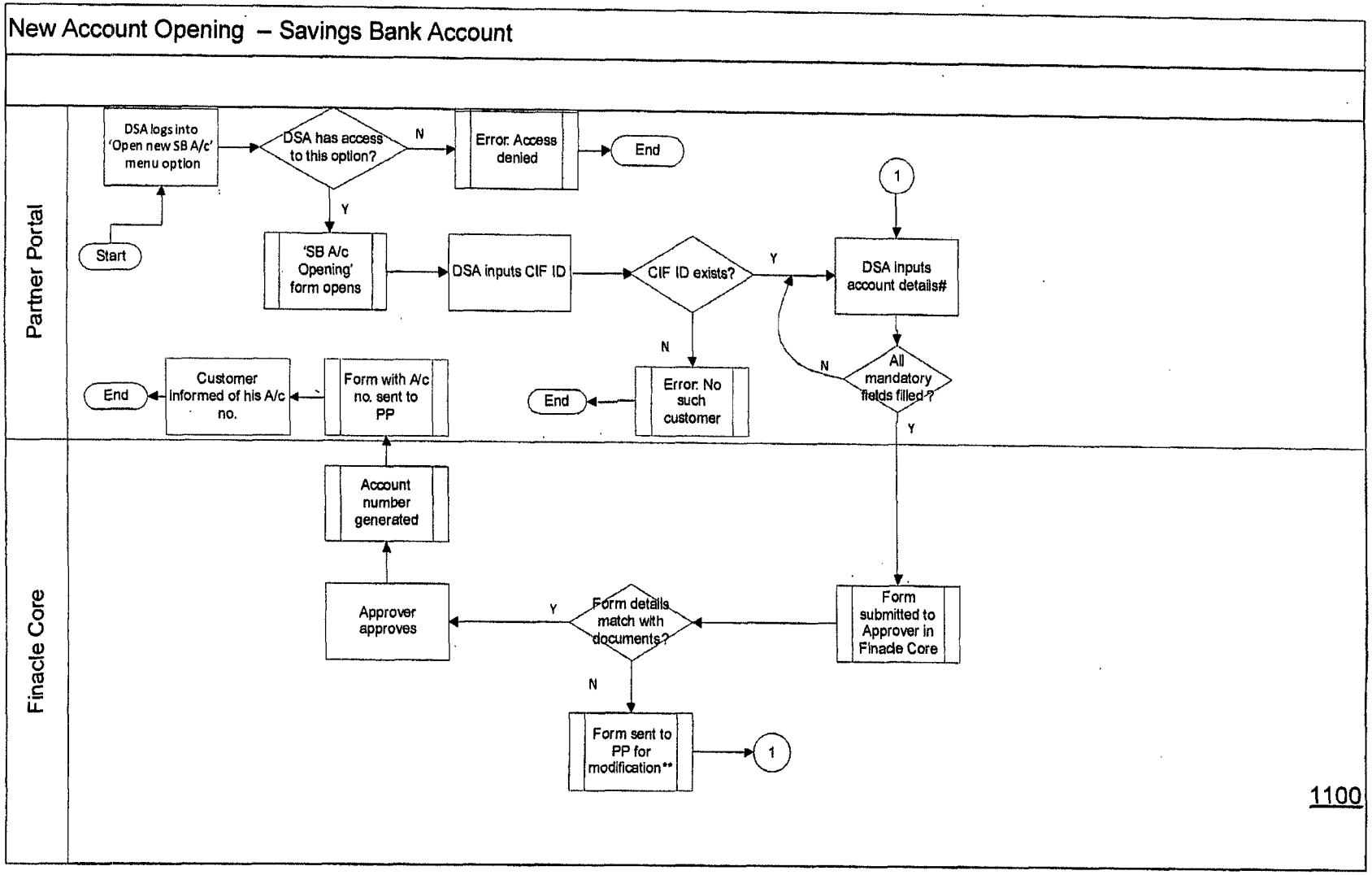
- Includes mandatory data fields, mandatory documents upload check
@ - Include fields validation , dedup, blacklist/negative list checks
** - Form should carry approver's remarks on the erroneous data field/document

FIG. 9



- Headings/tabs would be general (personal) details, address, contact (email, phone), income details, identification details
@ -Attach supporting documents, like new address proof (if address is edited), PAN card copy (if PAN no. added), etc
** - Form should carry approver's remarks on the erroneous data field/document

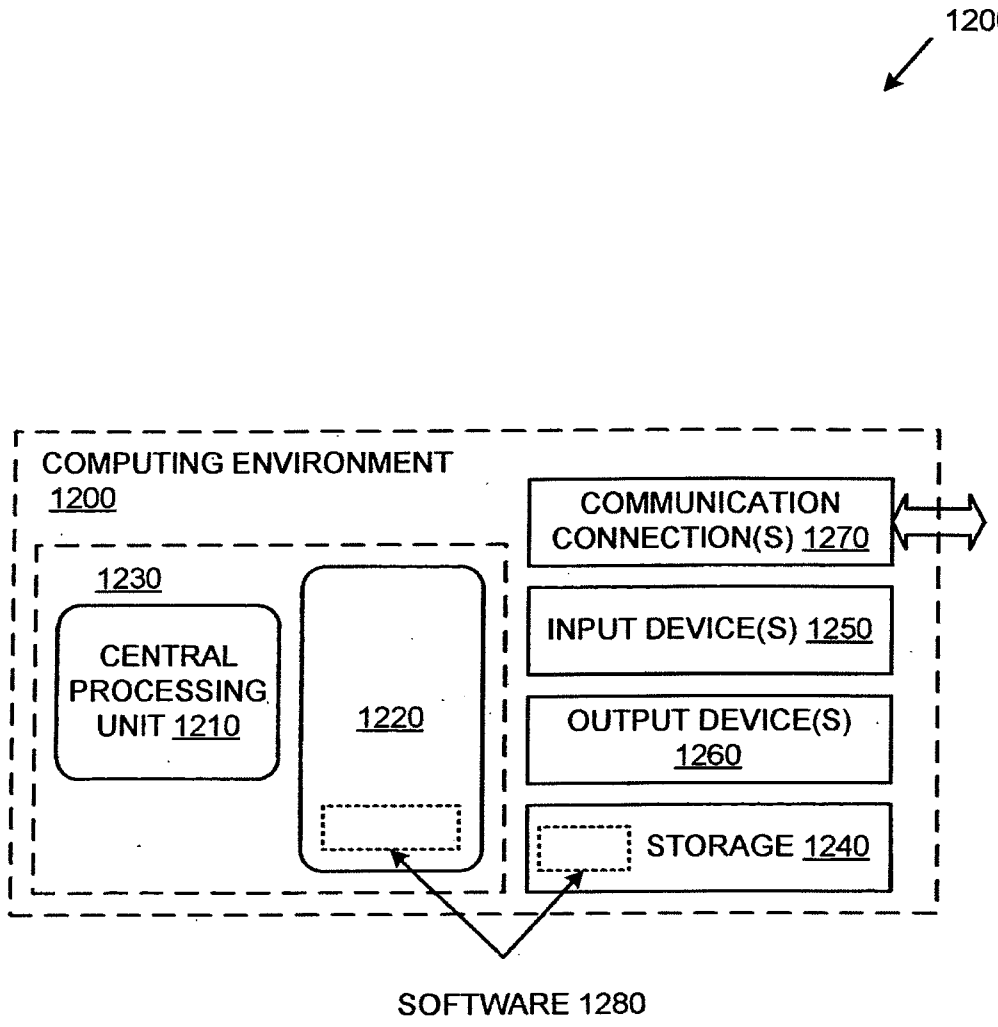
FIG. 10



- Includes general details, interest, nomination, related parties, documents
** - Form should carry approver's remarks on the erroneous date/field/document

FIG. 11

FIG. 12


1200
COMPUTING ENVIRONMENT
1200
COMMUNICATION CONNECTION(S) 1270
1230
CENTRAL PROCESSING UNIT 1210
1220
INPUT DEVICE(S) 1250
OUTPUT DEVICE(S) 1260
STORAGE 1240
SOFTWARE 1280