



बैंक ऑफ़ बड़ौदा
Bank of Baroda



Loan Account Opening Issue Resolution Guide

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This user manual aims to assist Bank of Baroda branch users who encounter common issues while opening loan accounts in the Loan Lifecycle Processing System (LLPS). The manual focuses on providing solutions to these issues to ensure a smooth account opening process.

The manual primarily focuses on addressing the common issues faced by users during loan account opening and provides step-by-step solutions for each problem:

The manual emphasizes the importance of accurate and up-to-date information, adherence to standard procedures, and timely issue reporting. Users are encouraged to maintain proper documentation and to escalate complex issues to the designated support channels when necessary.

In conclusion, this user manual serves as a comprehensive guide to help Bank of Baroda branch users troubleshoot and resolve common issues encountered during the loan account opening process in the Loan Lifecycle Processing System. By following the solutions provided in this manual, users can enhance their proficiency in using the system and ensure a smoother loan processing experience.

User Manual: Loan Account Opening Issue Resolution Guide

This user manual provides step-by-step resolutions for the common issues encountered while trying to open a loan account in LLPS. In this we try to compile sample issue users facing so they can understand what will be possible resolutions for issues they are facing while opening loan accounts in llps.

Issue 1: NO Data Found.

Resolution:

Cif is fetching from finacle system on basis on PAN No and Mobile Number. Kindly check if PAN Card and Mobile no entered in finacle and LLPS for applicant, co-applicant, guarantor. If not present in Finacle please add PAN Card details and Mobile Number.

Issue 2: Duplicate entries are not allowed for CIF ID in joint holder information.

Resolution:

Applicant, Co-applicant, Guarantor Cif is showing same because Cif is fetching from finacle system on basis on PAN No and Mobile Number. Kindly entered, update different PAN number for Applicant, Co-applicant, Guarantor in finacle and then try to fetch Cif.

Issue 3: HBAIM Balance sheet type 1, tag BsType01, mandatory for corporate customer

Resolution:

When user trying to open loan accounts for corporate customer 'Balance sheet related fields' are mandatory in "CIF Integration" tab in LLPS at DIS_OFFICIAL_MAKER workstep.

Issue 4: Only alphabets are allowed in Maiden first name.

Resolution:

Please add below details in Finacle using CKYC, MRCR menu
Ensure that only alphabets are entered in the Maiden first name field.
Remove any non-alphabet characters and re-enter the name.

Issue 5:

The entered mobile number is already available in more than 8 customer IDs - IBA002041, BA002039, XX1066366, IBA002040, XXX1067642, 18A002042, BA004645, IBA000825. Please use MENU CUSTMOB to change/update the mobile number.

Resolution:

Use the "MENU CUSTMOB" option to change/update the mobile number.
As per Operations guidelines one mobile number can be linked only with 8 customer id's.

Issue 6:

Spaces, Special Characters, and Numbers are not allowed in Last Name of Customer. Only alphabets are allowed in Applicant Last name. Only alphabets are allowed in Applicant first name. Minimum one Document should be preferred! Please enter valid Phone Type. Please enter phone number.

Resolution:

Please add below details in Finacle using CKYC, MRCR menu
Remove any spaces, special characters, and numbers from the Last Name field of the customer.
Ensure that only alphabets are entered in the Applicant Last name and Applicant first name fields.
Select at least one document as preferred.
Enter a valid Phone Type and a valid phone number.

Issue 7:

Please enter Customer Caste Code! Please enter valid Phone Type! Please enter phone number.

Resolution:

Please add below details in Finacle using MRCR menu
Enter the Customer Caste Code as required.
Select a valid Phone Type from the available options.
Enter a valid phone number in the respective field.

Issue 8:

Address line 1 should have at least 2 characters in address details for Home. Please enter a valid Phone Type. Please enter a phone number.

Resolution:

Please add below details in Finacle using MRCR menu
Ensure that the address line 1 for the Home address contains a minimum of 2 characters.
Select a valid Phone Type from the options provided.
Enter a valid phone number in the respective field (Don't add 0, 00, 91 or anything before phone number, Phone number should be 10 digits only)

Issue 9:

Please enter Identification proof in document details. Please enter a valid Phone Type. Please enter a phone number.

Resolution:

Please add below details in Finacle using MRCR menu
The required identification proof in the document details section.
Select a valid Phone Type from the available options.
Enter a valid phone number in the respective field.

Issue 10:

Only alphabets are allowed in Mother, Father, and Spouse First Name.

Resolution:

Please add below details in Finacle using CKYC menu
Ensure that only alphabets are entered in the Mother, Father, and Spouse First Name fields.
Remove any non-alphabet characters and re-enter the names.

Issue11:

CIF id and phone type combination is invalid.

Resolution:

Please add below details in Finacle using MRCR menu
User need to select proper phone number and type combination in finacle customer id.

Issue 12:

Spaces, Special Characters, and Numbers are not allowed in Last Name of Customer. Please enter Customer Caste Code. Only alphabets are allowed in Applicant Last name. Only alphabets are allowed in Applicant first name. Only alphabets are allowed in Maiden first name. Only alphabets are allowed in Mother, Father, and Spouse First Name. Please enter a value in City of Birth in General Details.

Resolution:

Please add below details in Finacle using CKYC, MRCR menu
Remove any spaces, special characters, and numbers from the Last Name field.
Enter a valid Customer Caste Code.
Ensure that only alphabets are entered in the Applicant Last name, Applicant first name, Maiden first name, Mother, Father, and Spouse First Name fields.
Provide a value in the City of Birth field in the General Details section.

Issue 13:

Minimum one Document should be preferred.

Resolution:

Ensure that at least one document is selected as preferred in Finacle customer id under tab 'identification document'

Issue 14:

Unknown failure, W0205 Link can be done only for scheme type SB152

Resolution:

As per alert message, User can only link SB152 saving account in LLPS for Home Loan Advantage Scheme.

Issue 15:

Tag *inteiStartDate* cannot have a date older than *BODDate*. Received -10-06-2023 00:00:00.

Resolution:

Check the entered start date and ensure that it is not older than the BOD Date (the system's business operating date i.e not older than today's date)

Issue 16:

HBAIM Security Tab is Mandatory for Scheme Code not in (LA172, LA220, LA438).

Resolution:

For scheme codes other than LA172, LA220, and LA438, fill in the required information in the HBAIM Security Tab.

Make sure to complete the fields in the primary Security Tab in LLPS for the selected scheme code.

Issue 17:

Error: Account already exist for Applicant with CIF ID 057869701 and Account No. is

Resolution:

This issue user facing user not did Dedupe and manually entered customer id. Please do the Dedupe and try to open loan account.

Issue 18:

Error: GL sun head filed not found, tag *GenLedgerSubHeadCode*

Resolution:

You have not fetched GL sub head code at DIS-OFFICIAL_MAKER workstep.

Sometime GL sub head will not fetch if user did incorrect data entry. (e.g. If loan is for resident individual and user selected Non-resident option while processing loan proposal in llps, If user not correctly select Equated Monthly Option of loan repayment instead of that selected equated half yearly then GL code will not come)

Issue 18:

Please capture details in operative account in operative account details

Resolution:

You have not fetched operative account details at DIS-OFFICIAL_MAKER workstep in the tab 'operative account details'. Please fetch and then try to open loan account.

Issue 19:

HBAIM Sum of Security Value should not be less than or equal to zero.

Resolution:

Check the entered Security Value in the primary security section in lps.
Ensure that the sum of the Security Value is greater than zero.

Issue 20:

Invalid value in input for tag hbaimSecCode, value: 445.

Resolution:

Verify the value entered in primary security tab.
Enter a valid value that conforms to the acceptable range. (e.g. For car loan primary security needs to be Hypo of Car)

Issue 21:

Loan Account Button is disabled due to incorrect data or failure response from Finacle. Please try again after 2 minutes.

Resolution:

This is not error. Your loan account opening button is disabled for 2 minutes and you can try after 2 minutes.

Issue 22:

Unknown failure. acctRepaymentShd/LA.repaymentLL<rec_0> flowId E4783 The interest demand record is not valid.

Resolution:

This error indicates an issue with the validity of the interest demand record.
Review the entered data and ensure that the interest demand record is accurate and valid.

Issue 23:

At least one document is mandatory. Please check tag NoOfDocum.

Resolution:

Ensure that at least one LDOC user generated before trying to open loan accounts.
If your case is at DIS_OFFICIAL_CHECKER kindly send back your case to DIS_OFFICIAL_MAKER and generate all LDOC'S and then send your case to DIS_OFFICIAL_CHECKER for loan account opening.

Issue 24:

This security code 516 is not allowed here, tag hbaimSecurityCode.

Resolution:

Check the security entered in primary security tab in llps.