



FedSmart

Loan Onboarding System (LOS) – End User Guide



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Introduction

Purpose of the Guide

This guide provides step-by-step instructions to help users navigate and use the FedSmart platform efficiently. It covers login, loan application initiation, data entry, document upload, and validation processes. The guide ensures that users can complete applications smoothly and follow the First Time Right (FTR) and GateKeeping verification processes.

“Our Digital Onboarding Journey is designed to offer a seamless customer experience, from data capture to document verification. It includes:”

- An **intuitive front-end interface** that guides customers through onboarding with minimal manual effort.
- **Secure document collection** with support for digital signatures.
- **Full compliance coverage**, including KYC, AML, and FATCA — ensuring we meet all regulatory obligations.
- A **‘First Time Right’ (FTR)** validation mechanism that checks for completeness and accuracy before any application proceeds.
- Real-time **status tracking and automated updates**, so you always know where your application stands.

“For existing customers (ETB), we’ve enabled a **fast-track journey** that auto-fetches validated data from internal systems, reducing duplication and further speeding up onboarding.”

Who Should Use It

This guide is intended for:

- Relationship Managers (RMs) – to initiate and track loan applications.
- Team Leaders (TLs) – to validate, override, and approve cases where required.
- Sales Users & Bank Users – responsible for capturing customer details, uploading documents, and handling verification processes.

Application URL

Application url is: <https://federalbank-dna.vahanacloud.com/>

Prerequisites

Before using FedSmart, ensure the following:

1. Login Credentials – Valid username and password provided by the bank/administrator or through ADFS.
2. Access Permissions – Users must have appropriate role-based access assigned (e.g., RM, TL, Bank User).



System Requirements

Browser Compatibility

- Google Chrome (version 90 or later) – *Recommended*
- Microsoft Edge (version 90 or later)
- Mozilla Firefox (version 88 or later)
- Safari (latest version, for Mac users)

Note: Internet Explorer is **not supported**.

Internet Speed Recommendation

- Minimum: **2 Mbps** (for basic navigation and form submission)
- Recommended: **5 Mbps or higher** (for smooth uploads of scanned documents, real-time validations, and FTR processing).

Device Requirements

- **Desktop/Laptop:**
 - OS: Windows 10 or later / MacOS 10.14 or later
 - RAM: 4 GB minimum (8 GB recommended)
 - Screen resolution: 1366x768 or higher



Application Flow

1. Login

Provides secure access to the FedSmart platform using valid credentials.

- Open the application URL in your browser.
- Enter **Username** and **Password**.
- Click **Submit**.
- If the credentials are valid, you will be logged in successfully.

<https://federalbank-dna.vahanacloud.com/>



The Federal Bank Limited

CX Cloud Account Sign In

Identity domain ⓘ
idcs4cxcrm

User Name

Password

[Forgot Password?](#)

Sign In



2. Dashboard

This section displays a consolidated view of loan activities, summaries, and navigation modules.

- **Monthly Summary** - Users can view loan status counts including:

- Loans Assigned
- Loans Disbursed
- Loans Sanctioned
- Loans Rejected
- Loans Reassigned

This helps the user quickly assess workload and track the loan journey status in real time.

- **Recently Created Loans** - Displays a list of recently created loan applications and their progress in the loan journey.
- **“Loan Application” Tab** - Lets users create and manage loan requests.
- **“Apply Loan” Tab** - Allows users to start a new loan application and proceed with the stepwise journey explained in later sections.
- **“Approvals Tab”** - Displays applications pending or processed at various approval stages: Pending, Reassigned, Approved, Rejected, Action Taken, Recommended, Declined.

[Dashboard](#) [Loan Applications](#) [Approvals](#) [Apply Loan](#) [Onboard Vendor](#) [Leads](#) [Vendor Listing](#) [Federal_test_sales Bank](#) © Support Portal
Last Login : 15/09/2025 02:30 pm

Federal_test_sales Bank

Dashboard

Monthly Summary

0 Loans Assigned AVG : 0	0 Loan Disbursed AVG : 0	0 Loan Sanctioned AVG : 0	0 Loans Rejected AVG : 0	0 Loans Reassigned
--------------------------------	--------------------------------	---------------------------------	--------------------------------	-----------------------

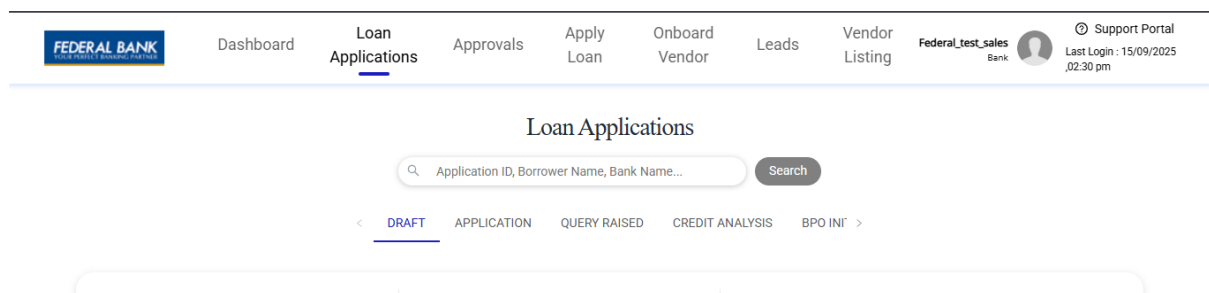
Recently Created Applications



3. Loan Application List

This section shows all loan applications with their current status for easy tracking.

- View all loan applications created.
- Check the current status of each loan.
- It includes the following stages:
 - **Draft** - Applications saved but not submitted.
 - **Application** - Active loan requests in progress.
 - **Query Raised** - Applications where clarifications or additional documents are requested.
 - **In Progress** - CAM generation happens once the application moves here.
 - **Credit Analysis** - Once CAM is generated, the application moves to Credit Analysis where the data is moved to CLAPS.



4. Apply for a Loan

This section enables users to start a new loan application by selecting product and sub-product.

Click **Apply Loan**.

You will be redirected to the **Onboarding Page** where you can select a loan product and its sub-product.

Journey Example:

For this guide, we demonstrate the journey using the **Housing Loan** product and the **Purchase of House/Villa/Flat** sub-product.



Choose a Loan Product



Housing Loan Individual

[Get Loan](#)



LAP (Property Power) Non Individual

[Get Loan](#)



LAP (Property Power) Individual

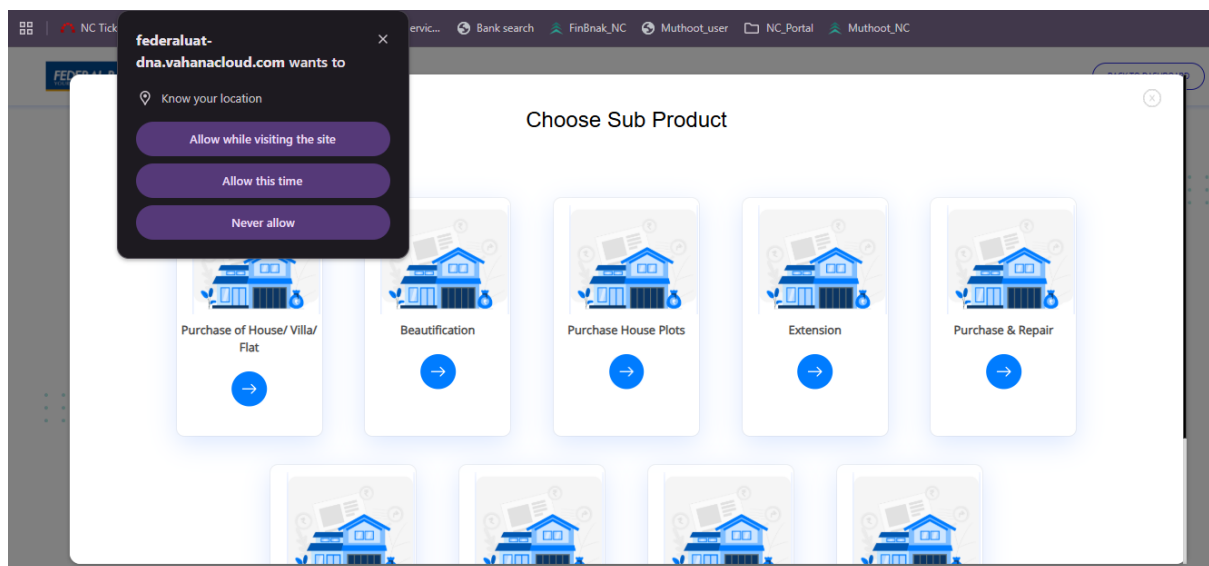
[Get Loan](#)

[+ Add Product](#)

Onboarding Page

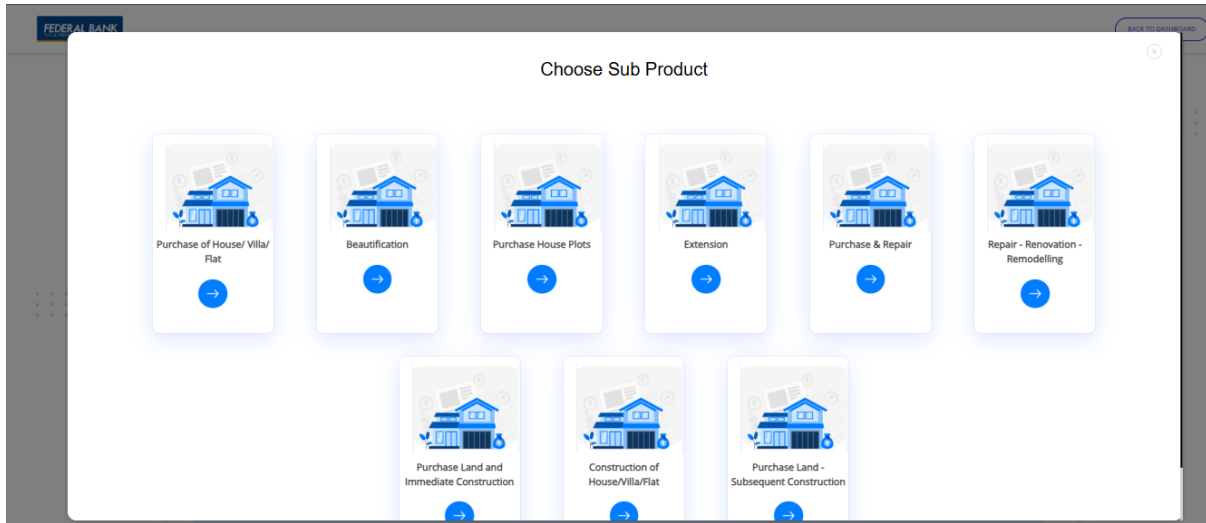
This section collects initial details to begin the loan journey for a customer.

- Select the loan product as per customer requirements.
- If **Geolocation Permission** is disabled, the system shows a message asking you to enable it.
- Once permission is granted, continue.





- Select the **Sub Product**.



- A **Customer Details Popup** appears:
 - If **Existing to Bank (ETB)** → validate details and Proceed.

When starting a new loan journey, a **Customer Details popup** appears for ETB (Existing-to-Bank) customers, also known as the **Dedupe Check** flow.

- Users can enter:
 - Customer Type
 - PAN Number
 - Mobile Number
 - Date of Birth
- If an ETB journey is initiated here, details are fetched immediately after entering the OTP sent on the customer mobile number and the user will be redirected to the basic details page.
- If the dedupe check popup is skipped, the ETB journey can still be initiated later from the **Basic Details screen**.



Choose Sub Product

Customer Details

Customer Type*
Individual

Income Type*
Business

PAN Number*
AAAAA1234A

Mobile Number*
9000000000

Date of Birth*
01-01-1990

Skip Proceed

- o If **New to Bank (NTB)** → skip this step and proceed to **Basic Details Page**.

Choose Sub Product

Customer Details

Customer Type*

PAN Number*

Mobile Number*

Date of Birth*

Skip Proceed

5. Basic Details

This section captures essential borrower information.

- **ETB Journey Option** – If users skip adding customer details in the popup, they can still begin an ETB journey by selecting **Existing Customer** as 'Yes'. The system will then fetch customer details from the bank's internal systems, reducing manual entry.
- Upload the customer's **PAN Card**.
- The system extracts details either by:
 - o Reading the PAN number entered manually, or
 - o Using OCR from the uploaded PAN card image.
- If the customer is **NTB**, details must be entered by the user.
- All mandatory fields must be filled.



- Basic information is auto-captured and validated against the **FTR Report**.

6. Address Details

This section records present and permanent addresses of the user/customer.

- Two sections are shown:
 - Permanent Address
 - Present Address
- Upload address documents for each.
- Document Options – Users can provide address proof via Aadhaar, Voter ID, Passport, Driving License, Electricity Bill, or other supported documents.
- Mandatory Aadhaar Entry – Even after uploading an address proof, manually entering the Aadhaar number is mandatory.
- Same as Present Address – If the permanent address is the same as the present address, users can select the checkbox to auto-fill.
- All mandatory fields (marked with *) must be filled before proceeding.
- Details are validated with the FTR Report.
- In this page **CIBIL** also can be fetched. System sends an OTP to the contact number provided in the Basic Details section.
- OTP Screen is displayed, where the user enters the OTP and post that, the CIBIL score is displayed.



FEDERAL BANK

Purchase of House/ Villa/ Flat

Application No: WXC072026312

Basic Details

Address Details

Employment/Occupation Details

Loan Details

Liabilities Details

Assets Details

Security / Collateral Details

Bank Details

Applicant

Nilesh Anand Chitr...

Co-applicant

Shripasad Ramna...

Address details

Please upload the document with KYC image in Portrait Mode

Select any one of the documents mentioned below for Permanent Address

Aadhaar

Voter ID

DL

Passport

Electricity Bill

Others

You can choose to upload document or enter Aadhaar Number to proceed with Address Details

Upload Address Proof

Aadhaar Number

xxxxxxx9362

Verify with OTP

Address Type

Residential

Address Line 1

S/O Anand Nagilbhai Chitroda

7. Employment Details

This section captures employment-related details of the applicant.

- User can Enter:
 - Company / Business Name
 - Company / Business Address
- Employment type, company details, and income details are required based on borrower type.
- Users can also add Co-applicant, and Guarantor.
- These details are validated through the **FTR Report**.

FEDERAL BANK

Purchase of House/ Villa/ Flat

Application No: WXC072026312

Basic Details

Address Details

Employment/Occupation Details

Loan Details

Liabilities Details

Assets Details

Security / Collateral Details

Applicant

Nilesh Anand Chitr...

Co-applicant

Shripasad Ramna...

Employment/Occupation Details

Employment Type

Salaried

Organization Type

Private Limited

Company/Business Name

ADOBE SYSTEMS INDIA PRIVATE LIMITED

Number of years in current company/business

20

Total years of work experience

15

Office Phone Number

Office Email ID

Employee Number



8. Loan Details

- Enter:
 - Loan Amount
 - Scheme Type
 - ☐ FOIR: Fixed Obligations to Income Ratio
 - ☐ RTR: Repayment Track Record
 - ☐ ABB: Average Bank Balance
- Based on scheme selection, the system shows **mandatory** and **optional** documents required.

FEDERAL BANK
Your Smart Financial Partner

BACK TO LOAN LISTING

Purchase of House/ Villa/ Flat
Application No: WXC072026312

★ Basic Details ✓

★ Address Details ✓

★ Employment/Occupation Details ✓

★ **Loan Details** ✓ >

Liabilities Details ✓

★ Assets Details ✓

Security / Collateral Details ✓

Loan Details

Required Loan Amount (min : 100000) *
600000 (In ₹)

Tenure (in months) (min : 1) - (max : 360) *
84

ROI *
13.25

Purpose of the loan
Purchase of House/ Villa/ Flat

Type of Loan
Term Loan

Schemes *
Schemes

FOIR

ABB

RTR

Custom Period

Credit Linked Insurance
Credit Linked Insurance

9. Liability Details

Liabilities reflect the customer's current financial obligations that may affect loan eligibility.

- Enter details of existing **liabilities** (e.g., ongoing EMIs or outstanding loans).
- User can select whether liabilities belong to the applicant/co-applicant and specify the liability type (e.g., loans, other).
- If there are no liabilities, this step can be **skipped**.



FEDERAL BANK

Purchase of House/ Villa/ Flat

Application No: WXCO72026312

Basic Details

Address Details

Employment/Occupation Details

Loan Details

Liabilities Details

Assets Details

Security / Collateral Details

Bank Details

Liabilities Details

Liabilities For*

Applicant - NILESH ANAND CHITRODA

Type of Liabilities*

Others

Amount (min: 1)

5000

(In ₹)

Description

qwertyjk

+ Click to add additional liabilities

Save and Proceed

Skip

10. Asset Details

Assets reflect the borrower's financial strength while applying for a loan.

- Capture details of assets held by the applicant (e.g., property, vehicles, investments).
- Assets can be added for applicant or co-applicant with 'asset type' and 'amount'.
- This is a **mandatory section** but can be configured by the bank.

FEDERAL BANK

Purchase of House/ Villa/ Flat

Application No: WXCO72026312

Basic Details

Address Details

Employment/Occupation Details

Loan Details

Liabilities Details

Assets Details

Security / Collateral Details

Bank Details

Assets Details

Assets For*

Applicant - NILESH ANAND CHITRODA

Type of assets*

Cash In Hand

Amount (min: 1)

500000

(In ₹)

+ Click to add additional assets

Save and Proceed

11. Collateral Details

This screen allows entry of security/collateral pledged against the loan.

- Enter collateral information, if applicable.
- This step can be **skipped** if not required.



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FOR ALL YOUR FINANCIAL NEEDS

BACK TO LOAN LISTING

Purchase of House/ Villa/ Flat
Application No: WKCO72026312

- Basic Details
- Address Details
- Employment/Occupation Details
- Loan Details
- Liabilities Details
- Assets Details
- Security / Collateral Details**
- Bank Details

Security / Collateral Details

Existing Collateral
Existing Collateral

Select Collateral
Select Collateral

Security Type
Security Type

Collateral type
Collateral type

Current Market Value (In ₹)

Collateral Sub Type
Collateral Sub Type

Property Type
Property Type

Nature of Property
Nature of Property

12. Bank Details

This screen capture applicant's bank account information for disbursement and repayment.

- It's not a Mandatory field; this step can be skipped.

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BACK TO LOAN LISTING

Purchase of House/ Villa/ Flat
Application No: WKCO72026312

- Basic Details
- Address Details
- Employment/Occupation Details
- Loan Details
- Liabilities Details
- Assets Details
- Security / Collateral Details
- Bank Details**
- Power of Attorney Details
- Reference Details
- Consent Details

Bank Details

Bank Name
CITY UNION BANK LTD

Account Number

IFSC
CIUB0000001

Account Holder Name

Account Type
Savings

Update Cancel

Save and Proceed Skip

13. Power of Attorney Details

This screen captures POA information including holder, principal, and relationship.

- If applicable, enter details of a power of attorney authorized by the applicant and Save and Proceed.
- Users can add:
 - Principal (applicant/partner/co-applicant)
 - POA Holder Name
 - Relationship between Principal and POA Holder
 - Customer ID
- It's not a Mandatory field; this step can be skipped.



FEDERAL BANK

BACK TO LOAN LISTING

Purchase of House/ Villa/ Flat

Application No: WXC072026312

Basic Details

Address Details

Employment/Occupation Details

Loan Details

Liabilities Details

Assets Details

Security / Collateral Details

Bank Details

Power of Attorney Details

Power of Attorney Details

Principal*

Principal

Name of POA Holder

Relationship of Principal with POA Holder

Customer ID

Save

Save and Proceed

Skip

14. Reference Details

This section records references provided by the borrower for verification.

- Provide references or contacts who can take loan from same source.
- It's not a Mandatory field; this step can be skipped.

FEDERAL BANK

BACK TO LOAN LISTING

Purchase of House/ Villa/ Flat

Application No: WXC072026312

Basic Details

Address Details

Employment/Occupation Details

Loan Details

Liabilities Details

Assets Details

Security / Collateral Details

Bank Details

Power of Attorney Details

Reference Details

Reference Details

Name *

Contact number *

Address Line 1

Landmark

City

Email

Reference Type

Reference Type

Address Line 2

Pincode

State

15. Consent Details

The Consent section allows the bank to perform checks such as:

- **e-KYC** validation
- **Udyam registration** verification
- **Crime check** from external databases
- **ITR verification** from government portals

This ensures regulatory compliance and risk assessment before loan processing.

- It's a Mandatory field; this step Cannot be skipped.



FEDERAL BANK

BACK TO LOAN LISTING

Purchase of House/ Villa/ Flat

Application No: WXC072026312

★ Basic Details

★ Address Details

★ Employment/Occupation Details

★ Loan Details

Liabilities Details

★ Assets Details

Security / Collateral Details

Bank Details

Power of Attorney Details

Reference Details

★ Consent Details

Consent Details

AADHAAR

Applicant Name	Aadhaar Number	Status	
NILESH CHITRODA	[REDACTED]	Not Fetched	Fetch
SHRIPRASAD BARDE	[REDACTED]	Not Fetched	Fetch

CRIME CHECK

Applicant Name	PAN Number	Status	
NILESH CHITRODA	[REDACTED]	No *Disclaimer: If you do not want Crime Check, please change to No	Yes
SHRIPRASAD BARDE	[REDACTED]	No *Disclaimer: If you do not want Crime Check, please change to No	Yes

16. Document Upload

This section facilitates uploading of required documents for loan processing and validation.

Upload all necessary documents in three sections:

1. **KYC Documents**
2. **Financial Documents**
3. **Other Documents**

Note: Mandatory documents are marked with an asterisk (*).

- Documents required depend on the selected scheme and the borrower constitution (e.g., Salaried, Self-Employed, Proprietor).
- If mandatory documents are missing or incorrect, the application cannot be submitted - the system will prompt for uploads.
- Wrong or incomplete document uploads can cause FTR failure, leading to delays or rejections



17. Submission

Final step where the user submits the loan application for processing.

- After uploading documents, click **Submit**.
- The loan moves from **Draft** to **Application (FTR in Process)** stage.

18. FTR - First Time Right process (First-Level Verifications)

The **First Time Right (FTR)** validation ensures all mandatory documents are uploaded correctly.

- **Scheme-Based Variations:**
 - **FOIR Scheme** – Requires both **banking** and **financial** documents (e.g., salary slips, ITRs).



- **ABB Scheme** – Requires only **banking documents** (e.g., salary slips, bank statements). No ITR/Form 16 needed.
- **RTR Scheme** – Requires FOIR documentation **plus** two additional documents: **Loan Account Statement** and **Sanction Order**.
- **Pass/Fail Criteria:**

FTR checks completeness and correctness of documents uploaded based on scheme and borrower type (salaried, self-employed, etc.). If even one mandatory document is missing, the FTR will fail.
- The FTR Report checks whether all mandatory documents are uploaded. Example: For a **Salaried** applicant, **3 months' salary slips** are mandatory (with a 30-day buffer). The system verifies if these are uploaded.
- If documents are correct → FTR **Passes** and the case moves to **Gatekeeping**.
- If FTR **Fails** → the RM user must upload correct documents.
- Overrides:
 - Sales users may override with remarks.
 - Bank TLs can also override with remarks, after which the case proceeds to **Gatekeeping**.
- To fully **pass FTR**, all mandatory document triangulations must succeed.

The screenshot displays the 'Gatekeeping Validation Checklist' interface. On the left, a sidebar shows loan details for two individuals: '600000' and 'RAHUL RAJESH SHARMA 5000000'. The main area features a table with columns for 'Validated', 'FTR Result', 'Updated Status', 'Updated By', and 'Remarks'. An 'Actions' modal dialog is open, showing two radio button options: 'Override' and 'Request for recommendation from TL'. The 'FTR Result' column shows a 'Passed' status. A 'Submit FTR Result' button is visible at the bottom right.

19. Gate Keeping process (Second-Level Verifications)

Gatekeeping validates uploaded documents against **government and external APIs**.

Checks include:

- PAN / Aadhaar verification



- KYC validation
- CIBIL check
- MCA verification (for salaried and businesses)
- UAN verification
- Banking history checks
- LinkedIn and other background checks

Success & Failure Scenarios:

- If Passed → the case moves to the CAM process.
- If Failed → user must upload correct documents.
- Overrides:
 - RM users may override the status with remarks.
 - Bank TLs can also override the status with remarks, after which the case proceeds to CAM.

Gatekeeping Validation Checklist

First Level Validation Second Level Validation

Applicant 1 Co-applicant 1

NAME - SHRI PRASAD RAMNATH Retrigger validation

Validation Type	Status	Description	Updated Status	Updated By	Remarks
LinkedIn Verification	Na	LinkedIn verification is not done because user is not salaried.	-		-
Pan/aadhar Verification	Failed	Missing: Aadhar DOB			Input Remarks
Cibil Verification ⓘ	Failed	No CIBIL report was found for your account.			Input Remarks

20. Final Validation (CAM process)

- After passing both **First-Level Verifications** and **Second-Level Verifications**, the loan moves to the **In Progress** stage for CAM process.
- Once the CAM process is completed, the case will move from **In Progress** to **Credit Stage**.