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**SMS EVENTS**

UTKARSH

Preparers

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Document Version** | **Effective Date** | **Brief Description** | **SDLC Phase** | **Prepared By** |
| V1 | 22-Sep-2020 | SMS Events | FSD | Sushmitha Kamath |

Reviewers

The following individuals have reviewed the business requirements on the date indicated.

|  |  |  |  |
| --- | --- | --- | --- |
|  | Name | Signature | DD-MMM-YY |
| Product Head | Venugopala K | Venugopala | 22-Sep-2020 |
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Approvers

The following individuals have reviewed the business requirements on the date indicated.

|  |  |  |  |
| --- | --- | --- | --- |
|  | Name | Signature | DD-MMM-YY |
| Product Head | Venugopala K | Venugopala | 22-Sep-2020 |
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# Introduction

This Document gives a brief description on triggering SMS to the customers Mobile Number during the Loan Cycle.

# Business Requirement

Business Requirement asks for triggering SMS to the customer Mobile Number for the below listed Events,

1. Loan Application Form Acceptance
2. CKYC related Information
3. Disbursement SMS
4. EMI Reminder Message
5. Collection Successful Message

# SMS Events

Below are the events for which appropriate Message should be triggered to the Customers Mobile Number.

1. Loan Application Form Acceptance
2. CKYC related Information
3. Disbursement SMS
4. EMI Reminder Message
5. Collection Successful Message

## Loan Application Form Acceptance

* SMS should be triggered to the verified customers mobile number on Acceptance of Loan Application Form by Utkarsh Bank.
* SMS should be triggered on submitting the Loan Application to BR.Net.

### Expected Format

प्रिय ग्राहक,

आपका ऋण आवेदन प्रपत्र **{VAR1}** हमारे उत्कर्ष बैंक द्वारा स्वीकार कर लिया गया हैं | बैंक के कार्मिक जल्दी ही आपको संपर्क करके आगे की सूचना देंगे |

|  |  |
| --- | --- |
| Text  | Description |
| Var 1 | System should display the ***Loan*** ***Application ID*** |

## CKYC Related Information

* SMS should be triggered to the verified customer’s mobile number once CKYC Number has been uploaded into the BR.Net System.
* SMS should be triggered on successful upload of the CKYC Number for the respective customer
* Provision for capturing the CKYC Number will also be available during Loan Sourcing where in the CO can enter the CKYC Number of the customer in GLOW Application. In such cases, SMS **will not be** **triggered** to the customer’s Mobile Number.

### Expected Format

प्रिय ग्राहक,

अपार हर्ष के साथ आपको आपका CKYC नंबर बताया जा रहा हैं | इस नंबर को आप किसी भी वित्तीय संस्था के साथ लेन-देन के समय उपयोग कर सकते हैं |

CKYC नंबर – **{VAR1}**

|  |  |
| --- | --- |
| Text  | Description |
| Var 1 | System should display the ***CKYC Number*** |

## Disbursement SMS

* SMS should be triggered to the verified customer’s mobile number for the Loan Applications for which Disbursement has been completed.
* SMS should be triggered on successful completion of Disbursement Stage in BR.Net.

### Expected Format

प्रिय ग्राहक,

उत्कर्ष स्माल फाइनेंस बैंक में आपका स्वागत हैं |

आपके द्वारा दिए गए बैंक खाते में आपकी पात्रता के अनुसार ऋण की राशि **{VAR1}** ट्रांसफर कर दी गई हैं|

कृपया आप अपने ऋण राशि का पूर्व में ऋण प्रबत्र में भरी गयी गतिविधि में ही उपगोय करे |

बैंक यह भी आशा करता है कि आप नियमित केंद्र बैठक में आएगी और अपना क़िस्त समय से अदा करेंगी |

|  |  |
| --- | --- |
| Text  | Description |
| Var 1 | System should display the ***Net Disbursement Amount*** |

## EMI Reminder Message

* EMI Reminder alert should be triggered to the verified customer’s mobile number 1 day prior to the Collection Due Date irrespective of Holiday.

### Expected Format

प्रिय ग्राहक,

कल आपकी केंद्र बैठक अपने नियमित समय व् निर्धारित स्थान पर होगी |

कृपया आप अपने बैंक खाते में पर्याप्त पैसा **{VAR1}** रखे ताकि बैंक आपके खाते से क़िस्त की राशि निकाल सके |

|  |  |
| --- | --- |
| Text  | Description |
| Var 1 | System should display the ***Total*** ***Due Amount***If customer has multiple Loan Accounts for which the Collection is Due, then the Amount should be summed up and ***Total Due Amount*** should be sent as EMI Amount |

## Collection Successful Message

* SMS should be triggered to the verified customer’s mobile number on receiving the EMI Amount from the Customer
* SMS should be triggered on successful **Transaction Posting** and **Completion of Transaction Supervision**.

### Expected Format

प्रिय ग्राहक,

धन्यवाद

बैंक ने आपके द्वारा दी गयी क़िस्त **{VAR1}** को प्राप्त कर लिया हैं |

उम्मीद है कि आप आगे भी अपनी क़िस्त का समय से भुगतान करेंगी |

पुनः एक बार धन्यवाद!!!

|  |  |
| --- | --- |
| Text  | Description |
| Var 1 | System should display ***Total*** ***Collection Amount*** |