



AddLoanAccountReq API GATEWAY DOC

API Gateway Document -AddLoanAccountReq
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1. INTRODUCTION

1.1 Design Document Purpose

The purpose of this document is to provide a detailed specification of the **AddLoanAccountReq** in sufficient depth to:

- Enable the component to be built and tested.
- Ensure that it can be enhanced, supported and maintained by other areas of the organization after initial implementation.

1.2 Design Reviews

The service design will be reviewed within Middleware team and security testing team as needed. Once finalized, design resource will provide an overview to other teams such as front end application development team and various project resources.

2. API CONNECT COMPONENTS

- API Connect is used to expose the service to front end applications.
- Within API Connect, there are multiple Products. The **AddLoanAccountReq** API is exposed within **AddLoanAccountReq Products**.
- Service Consumers must subscribe to the API. A unique application Identification (client-id) and a secret will be generated.
- The assigned Client-id must be supplied in the header for each API.
- URLs for invoking the services can be found in API Connect Developer portal and also mentioned in the below section.

3. STEPS TO ACCESS & SUBSCRIBE IN PORTAL

Refer Subscription User manual shared during initial on board.

4. AUTHENTICATION

JWT Access token to be passed in JSON wrapper as string value in "JWTTokenValue" field. The Token can be generated by subscribing to **TOKEN API**.

4.1 TOKEN API

- **Overview:** To retrieve access token.
- **Request Type:** POST
- **Mandatory HTTP Headers:**
 - X-IBM-Client-Id: xxxxxxxxxxxxxxxx
 - X-IBM-Client-Secret: xxxxxxxxxxxxxxxx
- **SIT URL:** <https://apiuat.ujjivansfb.in/ujjivan/development/v1/tokens>

5. AddLoanAccountReq API Details

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- **Overview:**
Service is designed to add a loan account to the given customer id. The API Gateway makes a backend ESB call which in turn connects to **LoanAcctAdd**.
- **Request Type:** POST
- **API URL:**
UAT : <https://apiuat.ujjivansfb.in/ujjivan/development/v1/loanAcctAdd/addLoanAccount>
PROD : To be done
- **Mandatory HTTP Headers:**
 - X-IBM-Client-Id: xxxxxxxxxxxxxxxx
- **Accept:** application/json
- **Content-type:** application/json
- **REQUEST PAYLOAD:**

At API Gateway the request has to be passed as JSON wrapper. The sample payload is as below,

```
{
  "RequestEncryptedValue": "",
  "TransactionId": "",
  "JWTTokenValue": ""
}
```

The individual fields of the Standard JSON Request Payload are described below-

- **RequestEncryptedValue** : This will contain the encrypted value of original REST-JSON request sample.
- **TransactionId** : External partners need to set a transaction ID to uniquely identify every request, in order to retrieve it from an audit trail at a later date.
- **JWTTokenValue** : This value can be obtained by invoking Bank's token generator service.

(For more details on request encryption Refer UjjivanSFB_API_Integration_TechnicalProcess_document)

- **Actual REST-JSON Input Parameter:**

Element Name	M/O/C	Data Type	Size	Description	Validation Rules
addLoanAccountReq/reqHdr		Complex			
reqHdr/consumerContext/applicationId	M	String	3	Application id from which request originated. Example IB, MB,HHD, BRN	
reqHdr/ serviceContext/uniqueMsgId	M	String		Unique request message id for each message generated from consumer for tracking purpose.	
reqHdr/ serviceContext/reqMsgDateTime	M	DateTime		Request time stamp in the format CCYY-MM-DDThh:mm:ss.sss	

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reqHdr/ serviceContext/ serviceName	M	String		ServiceName to be provided.	
reqHdr/ serviceContext/ serviceVersion	O	String		Service version to be provided. It's value is 1.	
reqHdr/ providerContext/ providerId	O/F	String	3	Provide application Id from where data expecting	
reqHdr/ userContext/ appUserID	M	String	20	AppUserId will be provided which is created unique to user. Client need to pass this value each and every request.	
reqHdr/ userContext/ appPassword	M	String	64	AppPassword will be provided which is specific to user. Client need to pass this value each and every request.	
addLoanAccountReq/body	M	Complex			
body/custId	M	Number	16	Customer Id	
body/advNoEiInstallments	M	Number	3	Number of Advance EI installments paid in advance	
body/totalInstallment	M	number	3	total installment	
body/compoundRestInd	O	String	1	compound Rest Indicator	
body/accountLimitent	O	String	1	This indicates whether account limit details are entered. Values: '1' and '0'	
body/dplIndicator	C/M	String	1	Drawing power indicator: If amount is to be Derived then D, E for Equal	Conditional mandatory If 'accountLimitent' fieldvalue='1'.
body/expiryDate	C/M	Date		Expiry Date: Maturity date of Loan	
body/documentDate	C/M	Date		Document date: Loan Account Open Date	
body/ acctDrPrefPcnt	O	String	9	Account debit preference percentage	
body/ freeText2	O	String	80	Free Text	
body/ freeText10	O	String	80	Free Text	
body/ freeText11	O	String	80	Free Text	
body/ freeText12	O	String	80	Free Text	
body/ freeText13	O	String	80	Free Text	
body/ freeText14	O	String	80	Free Text	
body/ freeText15	O	String	80	Free Text	
body/accountDtIs	M	Complex			

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accountDtls/schemeCode	M	Number	5	Scheme code of the account	
accountDtls/schemeType	O	String	5	Scheme type of the account	
accountDtls/branchId	M	String	6	Branch Id in which loan account to be added	
accountDtls/branchName	O	String	30	Branch name in which loan account to be added	
accountDtls/acctStmtMode	M	String	1	Mode of account statement to be generated. B – Both, N – None, P - Pass Book	
accountDtls/genLedgerSubHeadCode	O	String	5	Holds general ledger subhead code	
accountDtls/dispatchMode	M	String	1	Mode of dispatch of the account statement A-Post, E-mail, B-Spl.Delivery, E-mail, D-Courier, N-No Dispatch, P-Post, etc.	
accountDtls/creditLinkSubsidy	O	String	50	To indicate If the account is under credit link subsidy scheme	
accountDtls/sanctionOfficer	O	String	50	Sanction officer	
accountDtls/loanOfficer	O	String	50	Loan Officer	
accountDtls/applicationId	O	String	50	Loan application Id	
accountDtls/nomineeName	M	String	50	Required to capture Nominee name for Loan account for insurance submission	
accountDtls/nomineeAge	M	String	50	Required to capture Nominee Age for Loan account for insurance submission	
accountDtls/nomineeRelationship	M	String	50	Required to capture Nominee Relationship for Loan for insurance submission	
accountDtls/leadId	M	String	50	CRM requirement to capture leadId in CBS and same is used in extraction	
addLoanAccountReq/body/loanDtls	M	Complex			
loanDtls/loanAmt	M	Decimal		Value of the loan amount	
loanDtls/loanPeriodMonths	M	Number		Tenor of loan in months	
loanDtls/loanPeriodDays	M	Number		Tenor of loan in days	
loanDtls/rePmtMethod	M	String	1	Method used for repayment of the loan account	E – Recover upto effective amount, D-

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					Electronic clearing, M – Multi source repayment, P – postdated cheque, etc
loanDtls/holdInOperAcctFlg	M	String	1	Hold in operative account flag Y, N	
loanDtls/operativeAcctId	M	Number	16	Account Id of the operative account to which loan amount is credited.	
loanDtls/operativeBranchId	O	String	6	Branch Id of the operative account	
loanDtls/operativeBranchName	O	String	30	Branch name of the operative account	
addLoanAccountReq/body/eqInstallDetails	M	Complex			
eqInstallDetails/installmentFlg	M	String	1	Flag to indicate equated monthly installment	Y/N
eqInstallDetails/installmentType	M	String	1	Type of equated interest that must be applied to the account	R
eqInstallDetails/installmentFormula	M	String	1	Tag to indicate the formula used to calculate the interest	P, F
addLoanAccountReq/body/paymentDtls	M	Complex/Repeating			
paymentDtls/installmentId	M	String	5	Holds the installment id of the loan	
paymentDtls/installmentStartDt	M	Date		Date on which the first installment must be paid	
paymentDtls/numberOfInstallment	M	Number	5	Number of installments for repayment	
paymentDtls/interestStartDt	M	Date		Interest Start Date	
paymentDtls/numberOfAdvanceInstallment	M	Number	3	Number of installments paid in advance	
paymentDtls/interestRestBasis	O	String	1	Holds interest rest basis to be applied to the account	A- Anniversary, C-Calendar Yr and F-Financial Yr
paymentDtls/interestRestFreq	O	String	1	Holds interest rest frequency to be applied to the loan account	D-Daily, W-Weekly, M-Monthly, etc
paymentDtls/installmentFreq	M	Complex/Repeating			

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installmentFreq/type		String	1	Frequency type for the standing instruction	M – Monthly, W-Weekly,
installmentFreq/startDt		Number	2	Installment frequency start date. If weekday/ weekNum fields are not passing then this field is mandatory	
installmentFreq/weekDay	M/ C	Number	1	Day of the week on which payment is to be made. Id “startDt” field is not passing then this field is mandatory	1-Sun, 2-Mon, 3-Tue, 4-Wed
installmentFreq/weekNum	M/ C	Number	1	Week on which payment is to be made. If “startDt” is not passing then this field is mandatory	1-First week, 2-Second week
installmentFreq/holidayStatus		String	1	Holiday status code	
addLoanAccountReq/body/paymentDtIs/interestFreq	M	Complex/ Repeating			
interestFreq /type	M	String	1	Frequency type for the standing instruction	M – Monthly, W-Weekly,
interestFreq /startDt	M/ C	Number	2	Interest frequency start date. If weekday/ weekNum fields are not passing then this field is mandatory	
interestFreq /weekDay	M/ C	Number	1	Day of the week on which payment is to be made. Id “startDt” field is not passing then this field is mandatory	1-Sun, 2-Mon, 3-Tue, 4-Wed
interestFreq /weekNum	M/ C	Number	1	Week on which payment is to be made. If “startDt” is not passing then this field is mandatory	1-First week, 2-Second week
interestFreq /holidayStatus	M	String	1	Holiday status code	
addLoanAccountReq/body /holidayPeriodDtIs	O	Complexx			
holidayPeriodDtIs/holidayPeriod	M	Number	3	Holiday period in number of months or installment	
holidayPeriodDtIs/autoRescheduleType	M	String	1	Indicator to specify if auto rescheduling must happen after holiday period F - Only if Final Disbursement must happen, H - Always at the end of Holiday period, N - No Auto Rescheduling	
holidayPeriodDtIs /interestDuringHolidayPeriod	M	String	1	Represents interestDuringHolidayPeriod	A-Apply N-None C-Capitalise S-Single Demand I-Schedule without

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					capitalise
holidayPeriodDtls/interestFlg		String	1		

Holiday period interest flag

N - Null, A - Apply, C - Capitalize, S - Single Demand, I – Schedule	
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holidayPeriodDtls/interestFreq	M	Complex			
interestFreq /type	M	String	1	Frequency type for the standing instruction	M – Monthly, W- Weekly,
interestFreq /startDt	M/C	Number	2	Interest frequency start date. If weekday/ weekNum fields are not passing then this field is mandatory	
interestFreq /weekDay	M/C	Number	1	Day of the week on which payment is to be made. If “startDt” field is not passing then this field is mandatory	1-Sun, 2-Mon, 3-Tue, 4-Wed
interestFreq /weekNum	M/C	Number	1	Week on which payment is to be made. If “startDt” is not passing then this field is mandatory	1-First week, 2-Second week
interestFreq /holidayStatus	M	String	1	Holiday status code	
body/jointHolderDetails	M	Complex /Repeating			
jointHolderDtls/relPartyType	M	String	1	Type of relation of the party with the account holder P-Power of Attorney, A- Authorized Signatory, L-Letter of authority, J-Joint Holder, H- Legal hirer, C-Co Obligant, V-LHV hirer, G-Guarantor, O- Others, D-DSA and S-Portfolio Statement	
jointHolderDtls/relPartyTypeDesc	O	String	100	Description of the relation type	
jointHolderDtls/relPartyCode	O	String	5	Code for relationship of the person with the account holder	
jointHolderDtls/relPartyCodeDesc	O	String	50	Description of the relationship party code	
jointHolderDtls/custId	M	String	50	Customer Id of the related party	
jointHolderDtls/ContactInfo	M	Complex /Repeating			

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		ng			
contactInfo/phoneNumber	O	String	21		
contactInfo/ email	O	String	50		
contactInfo/ address	M	String	50		
contactInfo/countryCode	O	String	5	Country code	
contactInfo/cityCode	O	String	5	City code	
contactInfo/stateCode	O	String	5	State code	Y/N
contactInfo/postalCode	M	String	20		R
body/ acctDocDtls	M	Complex /Repeating			
acctDocDtls/ docCode	M	String	5		
acctDocDtls/ docType	M	String	50		
acctDocDtls/ expiryDt	M	Date		YYYY-MM-DDTHH:MM:SS.SSS	
acctDocDtls/ docScanFlg	M	String	1	Y/ N	
acctDocDtls/ docRemarks	M	String	20		
acctDocDtls/ dueDt	M	Date		YYYY-MM-DDTHH:MM:SS.SSS	
acctDocDtls/ receivedDt	M	Date		YYYY-MM-DDTHH:MM:SS.SSS	
body/ loanMsg	C	Complex			
loanMsg /msgCode	M	String	5	Ex: PDCBK	
loanMsg /msgSrInum	O	String	5	MSG serial number	
loanMsg /msgText	M	String	50	Bank and Branch Details	
loanMsg / serialNum	O	String	10	This is the incremental value for multiple message records starting with 0001	
body/ pslDocument	O	String	5	Ex: PSDC1, PSDC2, PSDC3, PSDC4	
body/ pslCategory	O	String	5	Ex: PSCA1, PSCA2, PSCA3, PSCA4, PSCA5, PSCA6	
body/ freeCode10	O	String	1	Y/ N	
body/ natureOfAdvance	CM	String	5	This field is used for capturing mode of advance of agri	

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body/ modeOfAdvance	CM	String	5	products. This value is mandatory only for scheme code 25005 (Agri Product)	
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➤ **RESPONSE PAYLOAD STRUCTURE**

A standard JSON wrapper containing encrypted response will be obtained. The encrypted response is of AES/CBC/256 mode with Initialization vector concatenated at the start of original JSON response.

The sample response structure is as below,

```
{
  "ResponseOfEncryptedValue": "<encrypted value>",
  "TransactionId": "162193467244544"
}
```

Using the static key shared by Ujjivan Bank, decryption of the value in tag ResponseEncryptedValue should be performed with AES/CBC/256/IV

TransactionId: This field will contain the transaction ID which was passed in request.

(For more details on response encryption Refer UjjivanSFB_API_Integration_TechnicalProcess_document)

➤ **ACTUAL OUTPUT PARAMETERS:**

Response					
addLoanAccountRes/resHdr	Complex				
resHdr/consumerContext/applicationId	M	String	3	Value will be echoed from request message	
resHdr/consumerContext/terminalId	O	String		Value will be echoed from request message	
resHdr/ serviceContext/uniqueMsgId	M	String		Value will be echoed from request message	
resHdr/ serviceContext/reqMsgDateTime	O	DateTime		Value will be echoed from request message	
resHdr/ serviceContext/timeZone	O	String	3	Value will be echoed from request message	
resHdr/ serviceContext/serviceName	M	String		Value will be echoed from request message	
reqHdr/ serviceContext/serviceVersion	O	String		Value will be echoed from request message	
resHdr/ serviceContext/conversationId	O	String		Value will be echoed from request message	
resHdr/ serviceContext/parentMsgId	O	String		Value will be echoed from request message	
resHdr/ providerContext/providerId	M	String	3	Provider System Id from where data is sending	
resHdr/ providerContext/responseMsgDateTime	O	DateTime		Response message date and time stamp.	
resHdr/responseStatus/status	M	String		Response status from ESB Status 0 = Successful, 1 = Failure	

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resHdr/responseStatus/ esbResDateTime	M	DateTime		Response date time stamp from ESB	
resHdr/responseStatus/ errorSource	O	String		If Status = 1, value will be populated with error system source	Will be populated in case of exceptions thrown by ESB
resHdr/responseStatus/ errorCode	C	String		If Status = 1, value will be populated with error code	
resHdr/responseStatus/ errorDescription	C	String		If Status = 1, value will be populated with error description	
resHdr/responseStatus/ errorType	O	String	1	If Status = 1, value will be populated with error Type	
resHdr/ additionalDetails/ details1	O/F	String		Future Use	
resHdr/ additionalDetails/ details1	O/F	String		Future Use	
resHdr/ additionalDetails/ details1	O/F	String		Future Use	
addLoanAccountRes/body	M	Complex			
body/accountNumber	M	Number	16	Loan account number	
Body/acctOpenDt	O	Date		Loan account opened date	
body/schemeCode	O	String	5	Scheme code of the account	
body/schemeType	O	String	5	Scheme type of the account	
body/branchId	O	String	6	Holds the branch id of the account	
body/branchName	O	String	30	Holds branch name of the account	
addLoanAccountRes/ body/errorInfo	O	Complex			Will be populated in case of any business exception from back end
errorInfo/errorCode	M	String		Error code	
errorInfo/errorDescription	M	String		Error Desc	
errorInfo/errorType	O	String		Error Type	
errorInfo/errorSource	O	String			Application code where error generated

➤ **Error Handling**

HTTP Status Code	HTTP Message	More Information
401	Unauthorized	Access token missing or validation
400	Bad Request	The parameters are invalid or missing.
503	Service Unavailable	The parameters were valid but the request failed.
200	Refer section 5 for more details	

-----**END OF DOCUMENT**-----