

## mCAS User ID Activation Process

1. **Check your official email inbox:** You would have received an email from Finone.access@saarathifinance.com with your mCAS Web & Mobile Application login ID.
2. **Reset your password:** Use the Web URL provided in the system only to reset your password.
3. **Download the FinnOne Neo Mobile App:** Using the mCAS apk, download the app via your mobile device (supports Android users).

## Login Process - mCAS

1. **Enter your User ID and Password:** On the login screen, input your User ID and Password.
2. **Login with Biometric (Optional):** You can activate your Biometric for future logins.
3. **Login:** Click the "Login" button.

## mCAS - Home Screen

1. **Click on Application Sourcing:** From the home screen, click on "Application Sourcing" to log in to the application.

## mCAS - New Application Creation

1. **Click the '+' symbol:** On the "Draft Applications" screen, click the '+' symbol to create a new application.
2. **Select Product Category:** Choose "Loan Against Property" for Secured Loan or "Personal Finance" for Unsecured Loan.
3. **Select Application Type:** Select the relevant program as per the customer profile. For a fresh case, select "New Application."

## mCAS - Add Applicant Process

1. **Select "Applicant Details":** On the "What would you like to start with?" screen, select "Applicant Details."
2. **Click "Add Primary Applicant":** On the "Add Applicant" screen, click "Add Primary Applicant."
3. **Choose a method to fetch applicant details:** You can choose from Aadhaar eKYC, Scan QR, Alternate Entry, OCR, Manually, Copy Details, or Fetch Via CKYC.
4. **Select Customer Type:** Choose "Individual" or "Corporate."
5. **Fill in Personal Details:** Enter salutation, first name, middle name (optional), last name, gender, date of birth, father's full name (optional), mother's maiden name

(optional), marital status, and house/hotel type.

6. **Fill in General Details:** Enter citizenship, residential status, constitution, email ID, mobile number (and verify it), alternate mobile number (optional), SID code, phone number (optional), and preferred language of communication. Click "Continue."
7. **Enter Identification Details:** Enter the customer's identification details, such as PAN, and click "Continue."

## **mCAS - How to complete AA (Account Aggregator)**

1. **Initiate Account Aggregator:** On the "Checks & Verifications" screen, next to "Account Aggregator," click "Initiate."

## **mCAS - Add Loan & Collateral Details**

1. **Fill in Loan Details:** Enter branch, product (e.g., Mortgage Loan), scheme, loan purpose, sales agent, loan amount requested, tenure, rate of interest, and installment due day. Click "Save Details."
2. **Open Collateral Tab & Fill Details:** Click on the "Add Collateral" tab and fill in the required details, including collateral sub-type, asset type, property type, whether property is identified, nature of property, purchase price, and asset address (address line 1, address line 2 (optional), address line 3 (optional), landmark).
3. **Search by Pincode:** You can search for the address by pincode.
4. **Enter Country, State, City, and Pincode:** Fill in these details for the collateral.
5. **Click "Update":** Click "Update" to save collateral details.

## **mCAS - Collateral & Documents Upload**

1. **Click on "Documents" TAB:** On the "What would you like to start with?" screen, click on the "Upload Documents" tab.
2. **Select the respective Applicant:** Using the '>' symbol, select the applicant (Primary Applicant, Co-Applicant, or Application) to upload documents.
3. **Select the relevant TAB to upload the documents:** Choose "Digilocker," "Upload Additional Document," or "Check List."
4. **Use the search key to upload relevant documents:** Type the document name (e.g., PAN) in the search bar.
5. **Select option to upload document:** Choose from "Camera," "Gallery," or "Document."
6. **Click "Sync" to save:** After selecting the documents, click "Sync" to save them.
7. **View/Change/Verify Uploaded Documents:** You can view, change, and verify

the uploaded documents in the "View" tab.

## **mCAS - Add Login Fee Details**

1. **Click to Collect login fee from System:** On the "What would you like to start with?" screen, click the "Upload Documents" icon.
2. **Click on "Processing Fees" TAB:** From the expanded menu, click on the "Processing Fees" tab.

## **mCAS - How to Collect - IMD fee**

1. (No specific steps provided on this slide, only a general screen view.)

## **mCAS - Review & File Submission**

1. **Review and Submit the Loan Application:** Once all the fields are filled (4 tabs will turn green), click "Review and Submit."
2. **Select the New code as "SUBMIT" & enter the remarks:** On the "Review and Sign" screen, choose "SUBMIT" as the Note Code and type your remarks in the "Remarks" field.
3. **Click on "Submit Application":** Click this button to submit the loan application.
4. **Loan Application Submitted Successfully:** A message will confirm that the application has been successfully generated and moved to the Branch Credit Queue. You can track the application by its Application ID.

## **CAS - Login Process – Credit**

1. **Login to CAS from system:** Use your credentials to log in to CAS.
2. **Using search TAB - enter & search for Application TAB:** On the home screen, use the search tab to find and select the "Application TAB."

## **CAS - Credit Queue Process**

1. **Search for the loan application number generated from mCAS:** Enter the application ID (e.g., APPL00000854) in the search field.
2. **Click enter to search:** Initiate the search.
3. **Click on Application Number to enter the DDE:** Click on the application number in the search results to enter the DDE (Data Entry) stage.

## **CAS - Credit Queue – DDE Stage (Applicant Details)**

1. **Add or Remove if changes to be done in Applicant details:** You can modify applicant details at this stage.
2. **Add or Remove if changes to be done under loan details:** You can modify loan

details at this stage.

### **CAS - Credit Queue – DDE Stage (OVD Update)**

1. **Save the change:** After making changes, click "Save." This needs to be completed for all applicants and co-applicants.

### **CAS - Credit Queue – DDE Stage (Loan Details Verification)**

1. **Need to check the Product/Sourcing/Loan Amount/Tenurity:** Verify and update these details as necessary.

### **CAS - Credit Queue – DDE Stage (Re-Payment Parameters)**

1. **Verify and update:** Ensure the repayment amount, disbursal type, deductions, ROI, interest start date, broken period adjustments, and insurance premium are correct.

### **CAS - Credit Queue – DDE Stage (Collateral Stage)**

1. **Capture Fair Market value/Collateral type/Property Address/size of the Property/Ownership details:** At this stage, you need to input these details.

### **CAS - Credit Queue – DDE Stage (Documents TAB)**

1. **Add or Remove if changes to be done under Documents TAB:** You can modify documents at this stage.

### **CAS - Generate CRIF Report**

1. **To Run CRIF report - > Summary Analysis > Credit Bureau Check:** Navigate to "Summary Analysis" and then "Credit Bureau Check" to run the CRIF report.
  - o **Note:** This feature may not be live for all RMs/BMs and access might be given to selected team members. Please reach out to your respective BM/SH to get the CRIF report.

### **CAS - Check & Verification (> Summary Analysis > KYC Check)**

1. **At this stage - Credit can able to view the applicant/Co-Applicant KYC details:** Review the KYC details.
2. **Select the relevant drop down as per the KYC verifications:** Update the verification statuses using the dropdown menus.

### **CAS - Check & Verification (> Summary Analysis > KYC Check – PAN Verification)**

1. **PAN Verification to be initiated and complete by clicking the highlighted**

**TAB:** Initiate and complete the PAN verification process by clicking the designated tab.

## **CAS - Bank Account Verification (> Applicant Details > Personal information > Bank/Credit Card Status)**

1. **Enter Applicant Bank Account details & Verify:** Input the applicant's bank account details and verify them.

## **CAS - Customer Reference**

1. **Minimum 2 business/Neighbour reference to be added:** Add at least two business or neighbor references.

## **CAS - Credit Approval**

1. **Click on Pencil symbol to add the credit recommendation & Sanction condition:** Click the pencil icon to add credit recommendations and sanction conditions.
2. **Credit Approval and Sanction condition TAB:** This tab allows for managing credit approval and sanction conditions.