OBJECTIVE

To develop a user friendly Android app for customers and users, enabling them to use the app for loan requests, query submission, approval mechanisms and partner addition.

PROJECT DESCRIPTION

The process will be developed by both web and android app based application, through both way users can access the application. The loan details yet to be captured in the application from customers through different template as per product. It will make ease to the customers to get the loan in simple way, that should be validated by the sales manager & so queries will be sorted out within this app. So, customer will get satisfied regarding the loan process without any obstacle. In addition with it, Management can add the partners through the app, who can help to get more customers for loan request. Through partners, the management can get more leads. With the base functional phase 1 will be executed and further more improvement points will get added in the phase 2 of this project. Let's explore the detailed flow of the scope below.

List of Roles involved –

1. Admin
2. Sales Manager
3. Sales Executive
4. Channel Partner
5. State head
6. Regional head

PROJECT SCOPE

Admin

Process 1: Masters

- The master configuration will be done through admin login for ex: Source Master, Status Master, Product Master
- As per the requirement given, the masters need to be mapped

Process 2: Create user Role

- Admin must have a feature to create user and define their roles respectively.
- The user roles include Sales Manager, State In Charge/Zonal In charge, Sales Executive, Channel Partner.

Process 3: Customize Roles and Permissions

- The Admin must have a feature to provide permission on icons to be available for which user roles.
- They will have the possibility to enable or disable any icon for any user dynamically.

Process 4: Commercial Contribution mapping

- Admin should have access to select the product and define the slab and commercials along with contribution in %
- And they will have Option to define date range based offers / segment wise / inactive partners / Low traction.

Process 5: Loan Template Creation

➔ **Unsecured Loans:** The below template need to be followed for Unsecured load

Fields	Is Mandatory – sales exe	Is Mandatory – Partner Lead
Source	Y	N
First Name	Y	Y
Last Name	Y	Y
Gender	Y	Y
Mobile No	Y	Y
Email id	Y	Y
Date of Birth	Y	Y
Date of anniversary	N	Y
Firm name	Y	Y
Address1	Y	Y
Address2	Y	Y
Landmark	Y	Y
Pin code	Y	Y

City	Y	Y
State	Y	Y
Firm type	Y	Y
No of partners	N	Y
Individual PAN	Y	Y
Firm PAN	N	Y
Turnover	Y	Y
Business vintage	Y	Y
Business Property	Y	Y
Industry type	Y	Y
CO Applicant KYC	Y	Y
Business Proof	N	Y
Loan amount	Y	Y
Visit Image	Y	Y
Visit start time	Y	Y
Visit End Time	Y	Y
Next follow-up	N	N
Remark	Y	Y

- In above fields Visit start time, Visit end time and Next follow up is only applicable if source type is market visit

➔ **Secured Loans:** The below template need to be followed for Unsecured load

Fields	Is Mandatory – sales exe	Is Mandatory – Partner Lead
Source	Y	N
First Name	Y	Y
Last Name	Y	Y
Gender	Y	Y
Mobile No	Y	Y
Email id	Y	Y
Date of Birth	Y	Y
Date of anniversary	N	Y
Firm name	Y	Y
Address1	Y	Y
Address2	Y	Y
Landmark	Y	Y
Pin code	Y	Y
City	Y	Y
State	Y	Y
Firm type	Y	Y
No of partners	N	Y
Individual PAN	Y	Y
Firm PAN	N	Y
Turnover	Y	Y
Business vintage	Y	Y
Business Property	Y	Y
Industry type	Y	Y

CO Applicant KYC	Y	Y
Business Proof	N	Y
Loan amount	Y	Y
Visit Image	Y	Y
Visit start time	Y	Y
Visit End Time	Y	Y
Next follow-up	N	N
Remark	N	N

- In above fields Visit start time, Visit end time, Visit Image is only applicable if source type is market visit

Sales Manager:

Process 1: My Earnings

- The Earnings generated through leads of the channel partner they have added alone must be displayed.
- The Earnings for the sales manager will be based on the discussed share

Process 2: My Tasks

- The daily task of the Sales Manager will be listed like,
    1) **Partner Visits**: Partner Type must be in drop down as (Hot/Warm/Cold).

If Call type is Hot	If Call type is Warm/Cold
- **Partner Name** as manual input field	- **Partner Name** as manual input field
- **Partner Type** as Merchant/Consultant in drop down	- **Partner Type** as Merchant/Consultant in drop down
- **Mobile Number** as Manual input field	- **Mobile Number** as Manual input field
- **Email id** (optional) as Manual input field	
- **Firm Name id** (optional) as Manual input field	
- **Firm Type** will be in drop down. If it has any **sub category** that also will be shown in drop down	
- **Number of Employees**(optional) must in manual input field	
- **Approximate Turnover in Rs** as manual input option	- **Approximate Turnover in Rs** as manual input option
- **Walk-in Count** must be input field.	- **Walk-in Count** must be input field.
- **Shop Size (Ft x Ft)** must be a manual input field	- **Shop Size (Ft x Ft)** must be a manual input field
- **Shop** must be in drop down as Owned/Rented/Lease.	- **Shop** must be in drop down as Owned/Rented/Lease.
- **Product sold** must be able to list products that sell above 1000 Rs.	- **Product sold** must be able to list products that sell above 1000 Rs.
- **Peak hours** will provide time as input. This input field is only applicable if partner type is Merchant only.	- **Peak hours** will provide time as input. This input field is only applicable if partner type is Merchant only.

➔ Need to create Firm Type Masters, Sub category to add Industry type and Sub category for the Industry type.

2) **Resolve Complaints/Queries and Request raised by channel partner as well as sales queries**
➔ The complaints/ queries/requests if received need to be tracked and maintained in a database.
➔ It should be resolved within the TAT
➔ As per the solution, the feedback need to be captured through app by partner with the range value 1 to 5.

3) **Validation of documents.**
➔ **Channel partner:** The documents submitted by the leads created by respective channel partners need to be validated and either approved/rejected by sales manager.
➔ If approved, it will be maintained as a record
➔ If rejected, it will be sent to respective channel partner to rework and must be reshared.
➔ **Customer:** View all the document share by the customer on the link shared from Sales manager end and Update the status if all necessary documents are submitted.

Process 3: My Complaints

- If any complaints need to be made by channel partner then they can raise a ticket as Type, sub type and resolution code to the support team.
- They must be shared along with Remarks for each respective complaint.
- Once the complaint is resolved it must be indicated to the user asking for feedback option to rate it out of 1 to 5 in a scale.

Process 4: FAQ's

- If any queries or frequently raised question or doubts will be listed out here for the reference purpose.
- For further queries also can able raise here.

Process 5: Share

- Send link to customer to upload documents – based on product wise fields / documents required.

Process 6: My Partner Leads

- This tab will display all the leads generated by the partners assigned with the Sales Managers.

Process 7: Add Partner

- This **Registration form** must get information related to the Channel partner such as Partner Type, Partner name, Mobile number, Email id (opt), Firm name (opt), Firm type,

No.of.Employees, GST, Pan Number, Bank Account Type, Bank Account Name, Bank Account Number and IFSC Code.

- **Masters** has to be created for Firm Type and sub category as they can add as many as they want.
- After entering all the above details it must ask for check option for Document attachments as KYC (aadhar & PAN), Cancelled check (depends on partner type).

Process 8: My Partners

- Complete history of all Existing Partners associated with Sales Manager should be listed.

Process 9: Add Partner Leads

- Leads generated by partners have to be listed and they must have an option to add Leads to a partner associated with them.

Process 10: Product Partner Mapping

- In this tab Sales Manager will decide upon what product to be mapped with which Channel partner.
- The **Product Masters** has to be created for adding products such as Business loans, Personal Loans, Credit cards etc.... And an option to create Sub category for a product created on masters such as Business loan product will have Secured and Unsecured loans as sub category.
- This must have complete database of the Partners assigned with them and they can map the Product added in masters.
- After Mapping it must list with headers as product, Partners with action tab to edit and delete option.

Process 11: Notification

Channel Partner

Process 1: Dashboard

- After on-boarding, the channel partner will have their separate logins. Which when logged will display a dashboard as a portfolio, listing all products assigned to them as **Business loan, Personal loan, Credit cards**.
- Business loan must show its sub categories as **Secured and Unsecured** as per mapping.

Process 2: New Leads

- Leads will be based on the products mapped with Channel partners. If lead is **Loan based**, The **PAN Card** must be validated at beforehand.
- Each product must have **atleast one document uploaded** as mandatory. If they need to include more documents then they must have a feature enabled to push link on whatsapp and mail for the customers to drop balance documents. If the email push link is not functioning it has to be redirected to the Support team.
- **CIBIL consent** to be accounted for all the leads generated by the partner through OTP.

Process 3: My Leads

- This tab must display all the leads generated by the user himself along with the products mapped against each products.

Process 4: My Earnings

- The Earnings generated through leads must shown portfolio wise based on the products they are associated.

Process 7: My Complaints

- If any complaints need to be made by channel partner then they can raise a ticket as Type, sub type and resolution code to the support team.
- They must be shared along with Remarks for each respective complaint.
- Once the complaint is resolved it must be indicated to the user asking for feedback option to rate it out of 1 to 5 in a scale.

Process 8: FAQ's

- If any queries or frequently raised question or doubts will be listed out here for the reference purpose.

- For further queries also can able raise here.

Process 9: Share

- Channel Partner must have a feature to share the documents such as User information, Customer/Lead database, Documents, Reports, etc....

Process 10: My Tasks

- **Update consolidated statement:** Based on Customer wise request the partner need to **download Pdf format for all the payouts** made for business transaction of the respective customer request made.
- **Rejected documents:** If the sales manager rejects the documents submitted by channel partner for validation then they have to rework and reshare it to them.

Sales Executive:

Process 1: My Earnings

- The Earnings generated through leads of the channel partner they have added alone must be displayed.

Process 2: My Tasks

- **Sales of Secured loans:** The sales Executive must share the necessary customer details based on the template set up by the Super admin/Admin.

Process 3: My Complaints

- If any complaints need to be made by Sales Executive then they can raise a ticket as Type, sub type and resolution code to the support team.
- They must be shared along with Remarks for each respective complaint.
- Once the complaint is resolved it must be indicated to the user asking for feedback option to rate it out of 1 to 5 in a scale.

Process 4: FAQ's

- If any queries or frequently raised question or doubts will be listed out here for the reference purpose.
- For further queries also can able raise here.

Process 5: Share

- They must have a feature to share link to customers to download the app.
- This app will always be made available for download yet when opening it must display a pop up as "Please contact administrator to authorize you to install" and with redirecting message through email ID.

Process 6: My Partner Leads

- This tab will display all the leads generated by the partners assigned with the Sales Managers.

Process 7: Add Partner

- This **Registration form** must get information related to the Channel partner such as Partner Type, Partner name, Mobile number, Email id (opt), Firm name (opt), Firm type, No.of.Employees, GST, Pan Number, Bank Account Type, Bank Account Name, Bank Account Number and IFSC Code.
- **Masters** has to be created for Firm Type and sub category as they can add as many as they want.
- After entering all the above details it must ask for check option for Document attachments as KYC (aadhar & PAN), Cancelled check (depends on partner type).

Process 8: My Partners

- Complete history of all Existing Partners associated with Sales Manager should be listed.

Process 9: Add Partner Leads

- Leads generated by partners have to be listed and they must have an option to add Leads to a partner associated with them.

Process 10: Product Partner Mapping

- In this tab Sales Manager will decide upon what product to be mapped with which Channel partner.
- The **Product Masters** has to be created for adding products such as Business loans, Personal Loans, Credit cards etc.... And an option to create Sub category for a product created on masters such as Business loan product will have Secured and Unsecured loans as sub category.
- This must have complete database of the Partners assigned with them and they can map the Product added in masters.
- After Mapping it must list with headers as product, Partners with action tab to edit and delete option.

State In Charge/Zonal In charge:

Process 1: New Leads

- Leads will be based on the products mapped with Channel partners. If lead is **Loan based**, The **PAN Card** must be validated at beforehand.
- Each product must have **at least one document uploaded** as mandatory. If they need to include more documents then they must have a feature enabled to push link on whatsapp and mail for the customers to drop balance documents. If the email push link is not functioning it has to be redirected to the Support team.
- **CIBIL consent** to be accounted for all the leads generated by the partner through OTP.

Process 2: My Leads

- This tab must display all the leads generated by the user himself along with the products mapped against each products.

Process 3: My Earnings

- The Earnings generated through leads must shown portfolio wise based on the products they are associated.

Process 4: My Complaints

- If any complaints need to be made by channel partner then they can raise a ticket as Type, sub type and resolution code to the support team.
- They must be shared along with Remarks for each respective complaint.
- Once the complaint is resolved it must be indicated to the user asking for feedback option to rate it out of 1 to 5 in a scale.

Process 5: FAQ's

- If any queries or frequently raised question or doubts will be listed out here for the reference purpose.

- For further queries also can able raise here.

Process 6: Share

- Channel Partner must have a feature to share the documents such as User information, Customer/Lead database, Documents, Reports, etc….

Process 7: My Partner Leads

- This tab will display all the leads generated by the partners assigned with the Sales Managers.

Process 8: Add Partner

- This **Registration form** must get information related to the Channel partner such as Partner Type, Partner name, Mobile number, Email id (opt), Firm name (opt), Firm type, No.of.Employees, GST, Pan Number, Bank Account Type, Bank Account Name, Bank Account Number and IFSC Code.
- **Masters** has to be created for Firm Type and sub category as they can add as many as they want.
- After entering all the above details it must ask for check option for Document attachments as KYC (aadhar & PAN), Cancelled check (depends on partner type).

Process 9: My Partners

- Complete history of all Existing Partners associated with Sales Manager and Zonal managers associated with Sales manager should be listed based on hierarchy.

Process 10: Add Partner Leads

- Leads generated by partners have to be listed and they must have an option to add Leads to a partner associated with them.

Process 11: Product Partner Mapping

- In this tab Zonal Manager will decide upon what product to be mapped with which Channel partner.
- The **Product Masters** has to be created for adding products such as Business loans, Personal Loans, Credit cards etc.... And an option to create Sub category for a product created on masters such as Business loan product will have Secured and Unsecured loans as sub category.
- This must have complete database of the Partners assigned with them and they can map the Product added in masters.
- After Mapping it must list with headers as product, Partners with action tab to edit and delete option.

Process 12: Notification

Process 13: My Tasks

- **Assign leads to Sales Managers:** Leads will be assigned to respective sales managers by their State/ Zonal heads for Tell calling queue.
- **Closing lead generation loop:** The sales manager will collect the necessary document shared by the customer and share it with their respective heads. Hence closing the loop of lead generated.
- **Tracking Partner performance:** The State/Zonal head will have the Performance report and channel partner database to track the channel partner overall contribution on the sale made.