



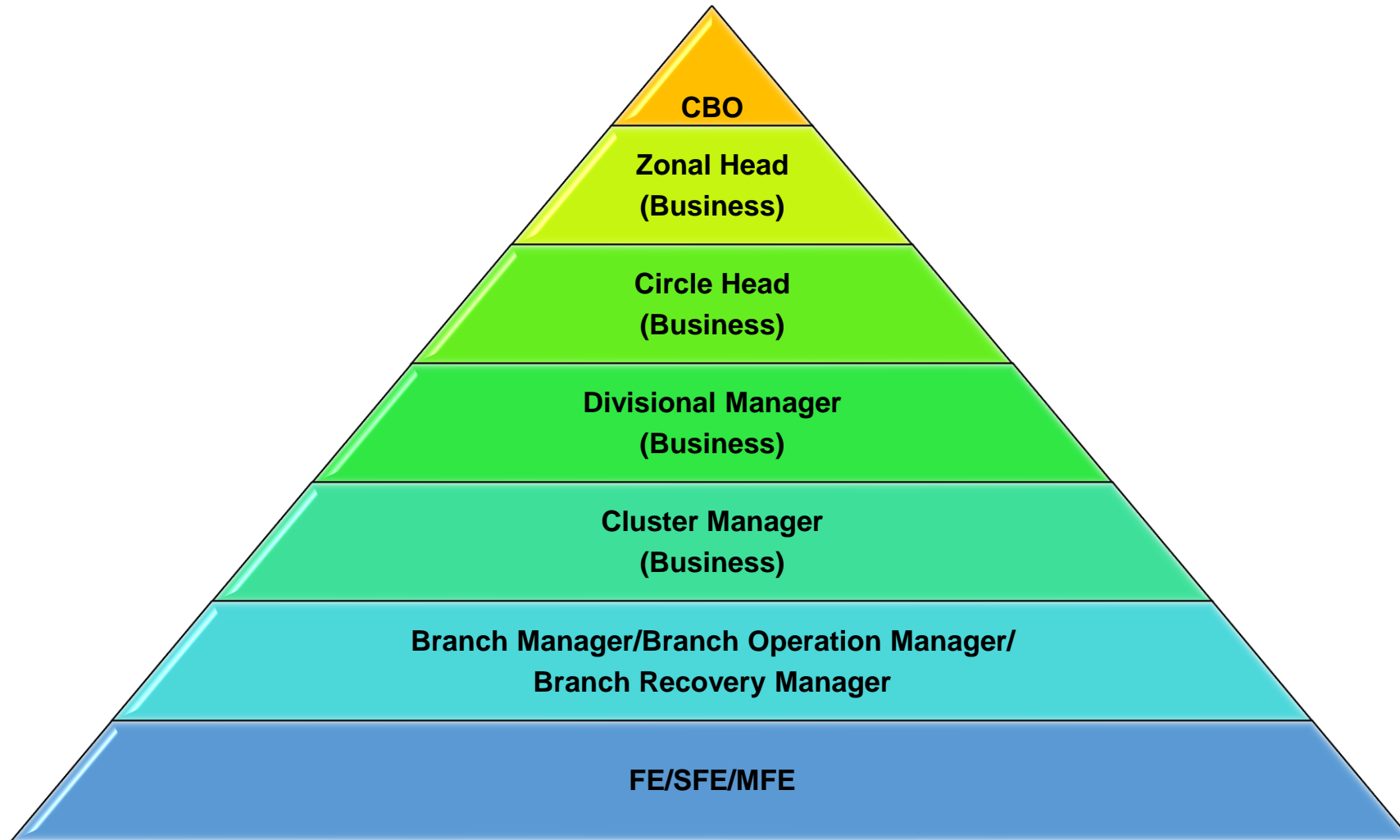
Induction Training

Sourcing Process

Prepared by-Training Team

.... 20
25

Business Team Structure





Jayanta Chatterjee
(CBO/Business Head)



Mukesh Patel
(ZH Business- GJ,MP)



Bipin Khant
(CH Business GJ)



Ranjit Dabhi
(CH Business GJ)



Vijay Dodiya
(CH Business GJ)



Laxminidhi Mishra
(CH Business MP)



Jayanta Chatterjee
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Pankaj Rai
(ZH Business-HR,HP,UP,UK)



Yogesh Yadav
(CH Business HR,HP)



Shashi Shekhar Jha
(CH Business UP,UK)



Sandeep Choudhary
(CH Business RJ)



Preeti Yadav
(ZH Business- RJ)



Chandra Vijay Singh Rathore
(CH Business RJ)



Bajrangbali Chaturvedi
(CH Business RJ)



Jayanta Chatterjee
(CBO/Business Head)



Deepak Kumar Nayak
(ZH Business JK/OD)



Ranjana Shiva
(CH Business JK/OD)

Profile for Our Customers

Rural women entrepreneurs and nano-retailers high on aspiration though low on literacy levels.

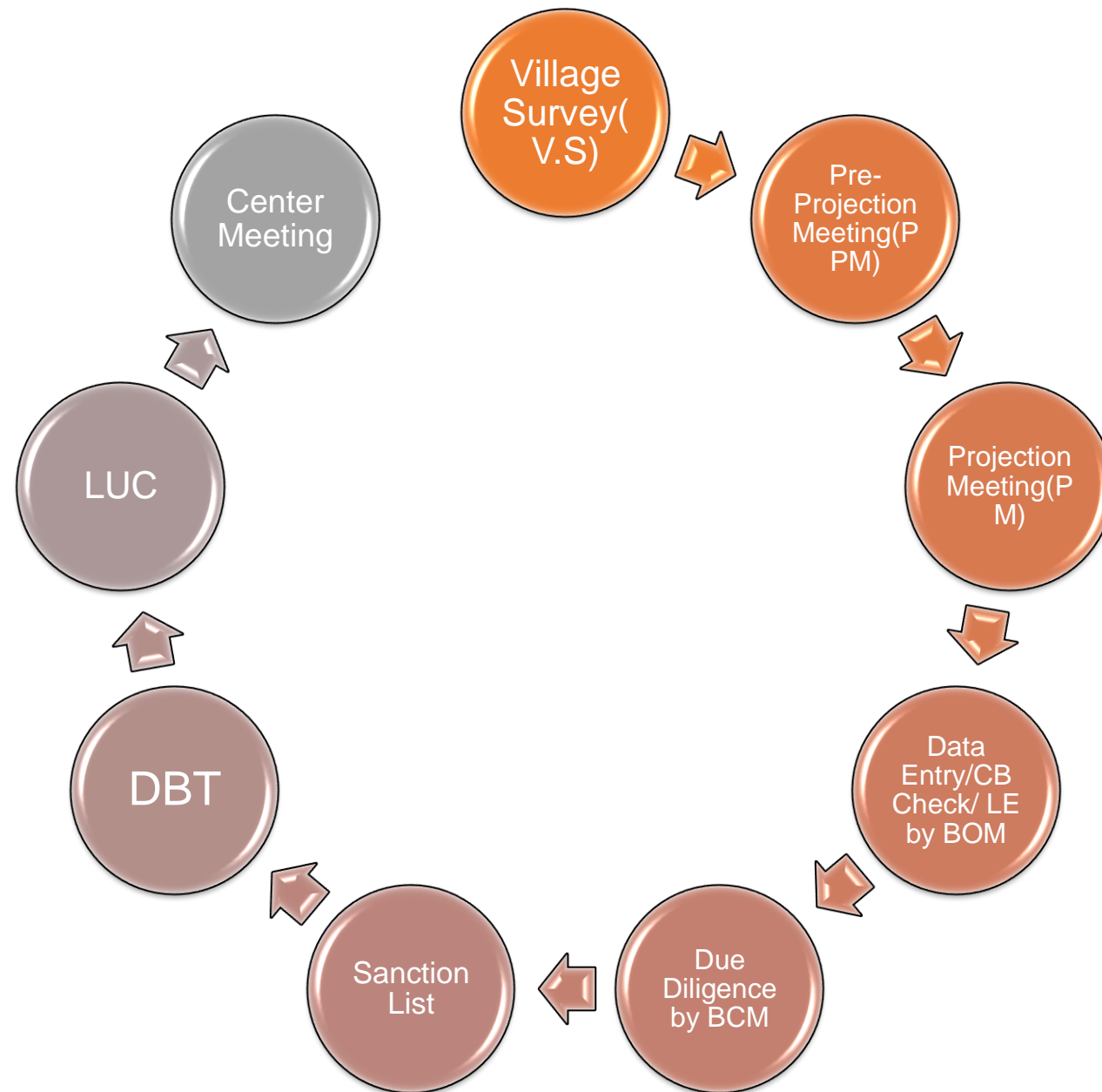
Semi - urban middle class women with their existing business.

Where are our customers from?

- Mainly Rural and semi-urban areas.
- Spread across 9 states in our company
- Involved in Agriculture, animal husbandry, handloom & handicrafts, rural trade etc,.



Process Map



1. Village Survey (VS)

❖ Village survey is first step towards your sourcing journey
collect information below mentioned

- ☐ Name of the village
- ☐ Take a tour of the village
- ☐ Check route
- ☐ Population
- ☐ Caste
- ☐ Distance of the village from branch (As per Approved limit to Branch).
- ☐ Introduce yourself and Light before starting any conversation
- ☐ Main work in village
- ☐ Major source of earning
- ☐ Information of other MFI's and banks working in that village.
- ☐ Phone number of customers who are interested and eligible



2. Pre-Projection Meeting(PPM)

- ❖ Meet customers who are interested in taking loan.
- ❖ Introduce yourself and your company like mentioned below:

“Our company provide loans to women who wish to invest in growing their existing business on joint liability”
- ❖ Provide full details of the loan products, insurance, hospicash, file charge, repayment method, duration and documents required.
- ❖ Decide the time and date for projection meeting with complete group.



3. Projection Meeting(PM)

- ❖ Greet members
- ❖ Introduce yourself and your company
- ❖ Ask them to pay attention in meeting
- ❖ Documents below mentioned,
 - Primary KYC**
 - Aadhar Card (Client and Nominee)
 - Secondary KYC**
 - Voter ID Card (Client and Nominee)
 - Ownership Proof to be verified by BM/BCM at the time of DD.**
- ❖ Tell them where branch is located
- ❖ Telling everyone about trust and collective responsibility at the center
- ❖ Women must be aged (18 to 58 years)
- ❖ Center must have a minimum of 10, and maximum of 20 women
- ❖ Explain all benefits of Insurance and Hospicash



3. Projection Meeting(PM)

- ❖ Tell them about our products briefly like loan amount, Hospicash fees, annual interest, loan fees and insurance fees.
- ❖ Bank details, to explain the benefits of passbook for DBT
- ❖ Each member 100% house visit is compulsory
- ❖ Ownership proof list mentioned below:
 - Electricity bill
 - Water bill (Printed)
 - Jamabandi
 - Lease(पट्टा)
 - Registry
 - Collect all documents who are interested after getting proper knowledge about loan product.



Things to Check in Documents While Sourcing by FE

Aadhar Card:

Keep in mind first do the original seen verification of Aadhaar card.

Then verify the name, surname of the customer/Co applicant with other documents, date of birth, address and 12 digit Aadhaar card number should be same on front and back.

Note: If the address is not complete while scanning the Aadhaar card barcode during CB check of the client, in the Mobilight application, the complete address as per the Aadhaar card can be added manually so that further processing is not interrupted.



Things to Check in Documents While Sourcing by FE

Voter ID:

(Note: Voter ID compulsory in all states)

Verify customer's name in election card with Aadhaar card, then date of birth, address and election card number should be eligible.

Note:

- While manually entering election card number in election card during CB check, one by one number should be entered carefully and accurately to avoid any mistake.

Voter Id can be verified from <https://electoralsearch.eci.gov.in/>



Things to Check in Documents While Sourcing by FE

Ownership Proof:

Proof of ownership is required.

Document – Any one of Light Bill, Water Bill (Printed), Jamabandhi Agriculture Copy, Patta(Land Record) and Registry etc... in which ownership can be matched.

Note: Proof of ownership is required to be verified in new sourcing whereas in renewal the client can also apply for the loan by verifying the address.

UTTAR GUJARAT VJ COMPANY LIMITED
ADDRESS : VISNAGAR ROAD, MEHSANA-384001 WEBSITE : www.ugvcl.com EMAIL : corporate@ugvcl.com
HELPLINE No : 1800233155335 / 19121 GST No : 24AAACU6551F1Z1 CIN No : U40102GJ2003SGC042906
E-ELECTRICITY BILL : APR-MAY,23

VITHALBHAI M TADVI
NAVAGAM ROAD AT BAREJA
TA MATAR
VILL Bareja
TAL Daskroi
DISTRICT Ahmadabad
FEEDER CD:030301050000CENSUS CD:00529800

Sub-division Office BAREJA
Route Code 1/1/10/312
Bill No 1/2058
Bill Date 31-05-2023
Last Date of Payment 12-06-2023

Tariff	Meter Code	H.P./K.W.	Seasonal	Days	S.D.
RGPU	A	0.50		0	400.00

S.No	Bill Details	Rupee
1	Fixed Charges	30.00
2	Energy Charges	2388.80
3	Minimum Charges	0.00
4	Reactive Charges	0.00
5	Fuel Charges @ 310.00	1835.60
6	Ed Charges @ 15.00	638.31
7	Meter Charges	0.00
8	Delayed Payment Charges	0.00
9	Bill Total	4893.71
10	Provisional Bill Amount	0.00
11	Net Total	4893.71
12	Arrears on date 17-05-2023	3156.75
13	solar Pur. @ 0.00	0.00
14	Un-Process Payment Amount	3160.00
15	Grand Total	4890.46
16	Govt Relief	0.00
17	Total Amount Due	4890.46
18	Interest Amount	0.00
19	Theft Arrears	0.00
20	Litigation Arrears	0.00

Amount Due / રકમ : Rs.4890.46

(For Office Use Only)

Payment Date	Signature	Cash	Cheque or UPI Reference	Payment Rs
26601037354	1/2058	APR-MAY,23		
Consumer No	Bill No	Month		
Mobile No:	Email:			

Scan QR for UPI Payment

Things to Check in Documents While Sourcing by FE

Bank Passbook

- Name , Account Number, IFSC Code, branch, account last 3 months transactions to be checked.
- Name should be as per Aadhar card and only client and joint account with co-applicant bank account valid.
- Cheque or statement will also be accepted with sign and stamp from bank , BC (Business Correspondence) point passbook not accepted.

Phone No 02718-282213

Customer Care No:1800222244

623811627 MS TADVI CHANDABEN MAHESHBHAI

नाम
Name

खाता क्र.
A/c. No. 31360001001050 (SB GENERAL)

Cust Id : 623811627

Village : 802485 -Bareja (M)

MICR Code : 380026043
IFSC Code : UBIN0531367

यूनियन बैंक ऑफ इंडिया
Union Bank of India

भारत सरकार का उपक्रम A Government of India Undertaking

आंध्र प्रदेश
Andhra Pradesh

कार्पोरेशन
Corporation

बचत बैंक खाता
पास बुक
SAVINGS BANK
PASS BOOK

नामांकन सुविधा उपलब्ध
Nomination facility available

Missed Call Balance Mob No:09223008586

BRANCH
P.O. BAREJA, TADVI CHANDABEN MAHESHBHAI, BAREJA-382425 INDIA

02718-282213

IFSC Code : UBIN0531367

INDIA

शाखा का पता Branch Address :
शाखा का फोन नं. Branch Phone No. 02718-282213
खाता क्र. Account No. 31360001001050 (SB GENERAL)
MS TADVI CHANDABEN MAHESHBHAI

In the Name of :
नाम Name i) UNDERGRADUATE
ii) 3580 BALIYADEV NAVAGAM ROAD BAREJA 3580 BALIYADEV NAVAGAM ROAD BAREJA
iii) BAREJA Pin : 382425 GUJARAT INDIA

पेशा Occupation 16-08-2022

पता Address

खाता खोलने की तारीख
Date of Opening A/c

नामांकन पंजीकृत / Nomination Registered : हां Y / नहीं N

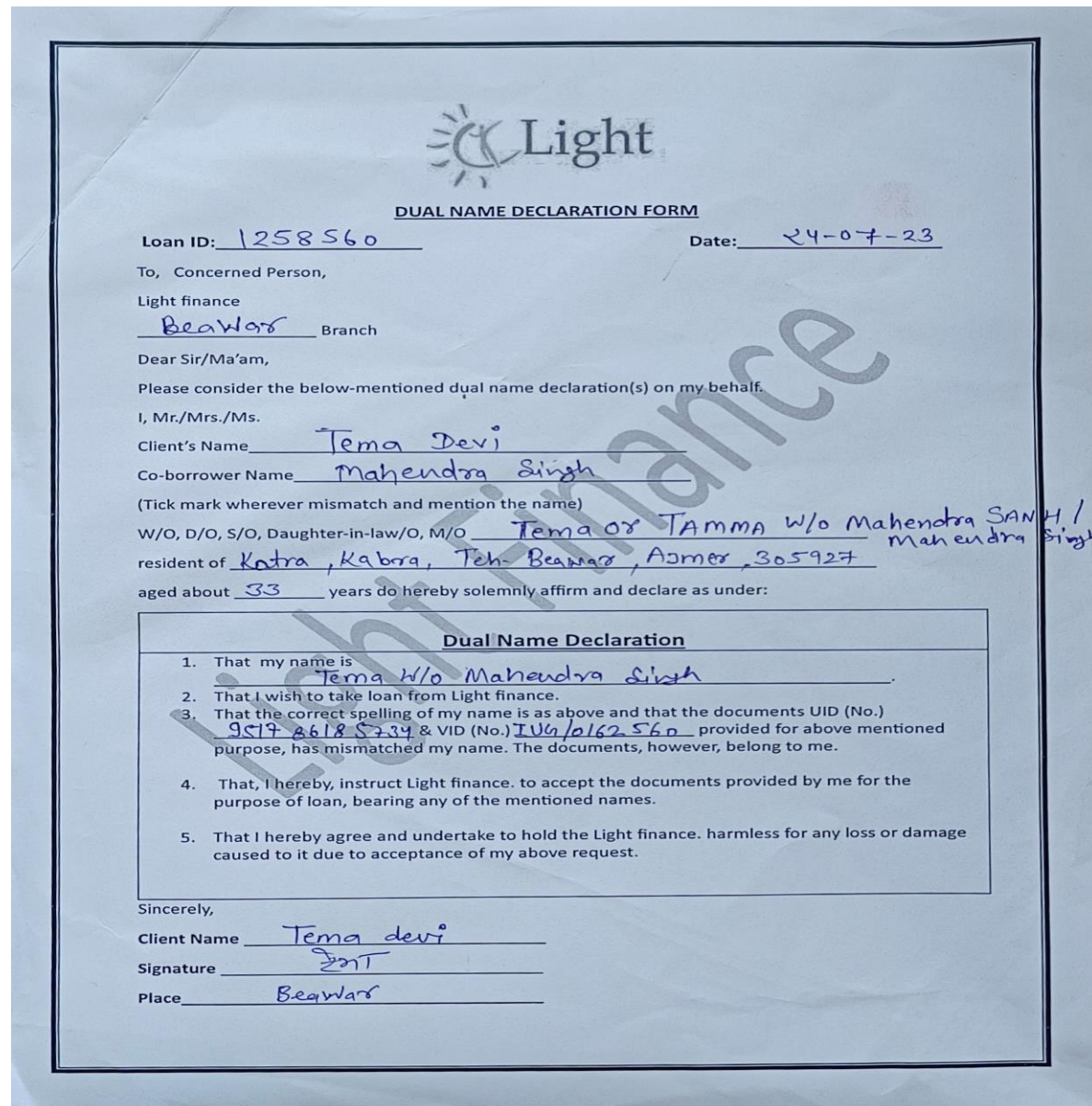
लेखाकार Accountant

03-01-2023		1st PM-01-10-2022 to 31-12-2022	8.00	2050.00Cr
25-01-2023	NACH/LPG/		200.00	2250.00Cr
09-02-2023	NACH/LPG/		859.00	3109.00Cr
21-02-2023	NACH/LPG/		200.00	3309.00Cr
22-02-2023	To SELF		1000.00	2309.00 Cr
19-04-2023	By NACH/LPG/		200.00	2525.00 Cr
27-04-2023	By NACH/LPG/		200.00	2725.00 Cr
24-05-2023	To PM/		20.00	2705.00 Cr
24-06-2023	To Gas Charges For June Qtr, 2023		0.59	2704.41 Cr

Things to Remember While Sourcing

❖ At the time of sourcing, the field officer must keep in mind that if there any spelling mistake in the client's document you can submit **Dual Name Declaration** in Mobilight.

❖ **Dual Name Declaration Form** will be filled manually in case of not submitted in Mobilight during Sourcing.



Light
DUAL NAME DECLARATION FORM

Loan ID: 1258560 Date: 24-07-23

To, Concerned Person,
Light finance
Beawar Branch

Dear Sir/Ma'am,
Please consider the below-mentioned dual name declaration(s) on my behalf.
I, Mr./Mrs./Ms. _____

Client's Name Tema Devi
Co-borrower Name Mahendra Singh

(Tick mark wherever mismatch and mention the name)
W/O, D/O, S/O, Daughter-in-law/O, M/O Tema or TAMMA w/o Mahendra SANKH / Mahendra Singh
resident of Kotra, Kabra, Teh-Beawar, Aamer, 305927
aged about 33 years do hereby solemnly affirm and declare as under:

Dual Name Declaration	
1. That my name is	<u>Tema w/o Mahendra Singh</u>
2. That I wish to take loan from Light finance.	
3. That the correct spelling of my name is as above and that the documents UID (No.) <u>9517 8618 5734</u> & VID (No.) <u>IUG/0162560</u> provided for above mentioned purpose, has mismatched my name. The documents, however, belong to me.	
4. That, I hereby, instruct Light finance. to accept the documents provided by me for the purpose of loan, bearing any of the mentioned names.	
5. That I hereby agree and undertake to hold the Light finance. harmless for any loss or damage caused to it due to acceptance of my above request.	

Sincerely,
Client Name Tema devi
Signature [Signature]
Place Beawar

KYC Name Mismatch

1. If there is minor name mismatch then only you can process further by taking Dual Name Declaration.

Example:-

Name As Per Aadhar	Name As Per VID	Solution
Sitaben	Situben	Take Dual Name Declaration
Rinaben	Rinuben	Take Dual Name Declaration

KYC Name Mismatch

2. If there is an issue with one or two letters in the name in Primary KYC and Secondary KYC, then in such a case you will have to take another 3rd support KYC along with Dual Name Declaration in which the name should be a proper match.

Example:-

Name As Per Aadhar	Name As Per VID	Solution
Ritaben	Rinaben	Take Dual Name Declaration with 3 rd KYC
Seemaran	Chimaran	Take Dual Name Declaration with 3 rd KYC

KYC Name Mismatch

3. If there is a mismatch in the full name in primary and secondary KYC. So in such a case we will not be able to process with Dual Name Declaration, either that case will be rejected or else you will have to tell the client and get the correct name in KYC and then process.

Example:-

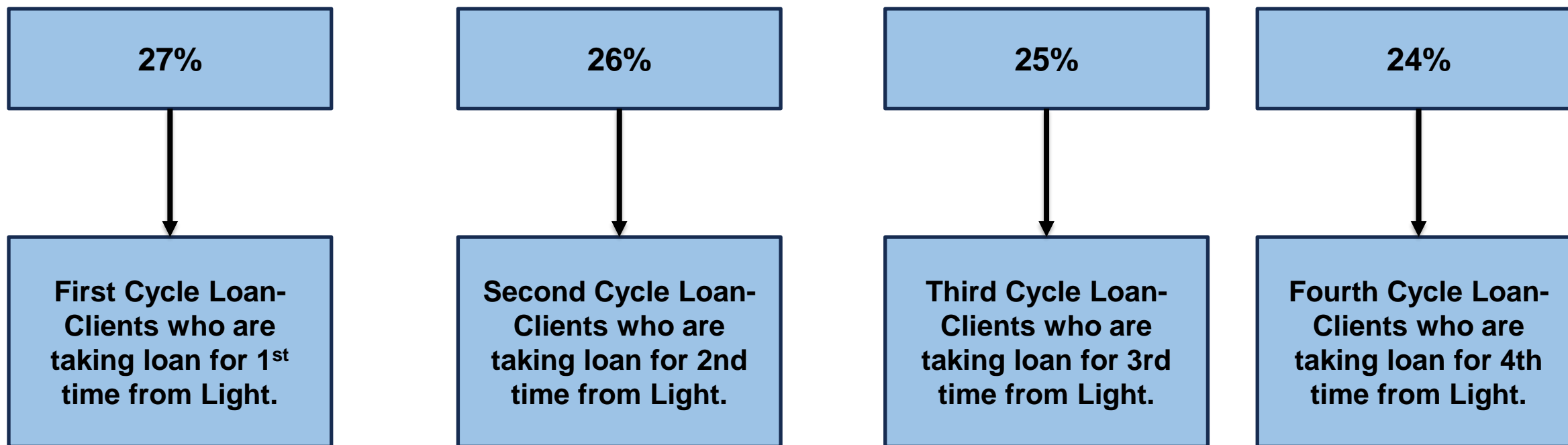
Name As Per Aadhar	Name As Per VID	Solution
Jinal	Payal	This Case will be rejected
Chirag	Ravi	This Case will be rejected

Important Characteristics of a Group

- ❖ The member should need loan.
- ❖ House must be **1 KM in villages** and **500M in cities** from the center.
- ❖ No relatives in the group, expect they are living separately and have separate business.
- ❖ Everyone in the group must trust each other as per JLG.
- ❖ They must follow all rules and regulations of JLG and CM.
- ❖ Members of the group must be of age between 18 to 58 year in new and renewal both.
- ❖ Check house is pakka or kacha as we are considering pakka house only.
- ❖ No negative profile like: Wine Shop owner, Home guard, Politicians, Sarpanch, Non-veg Shopkeeper, Personal Finance, Police, illegal income source, lottery, Advocate, employee of any microfinance and collection agency.
- ❖ They should not be involved in illegal income activities.

ROI (Information for Clients during Sourcing)

- Rate of Interest Applicable to customers of Light is 27%(Maximum) and 24%(Minimum) for loan Tenure of 24/30 Months.
- Let's understand how to find out ROI Applicable to clients as shown Below.



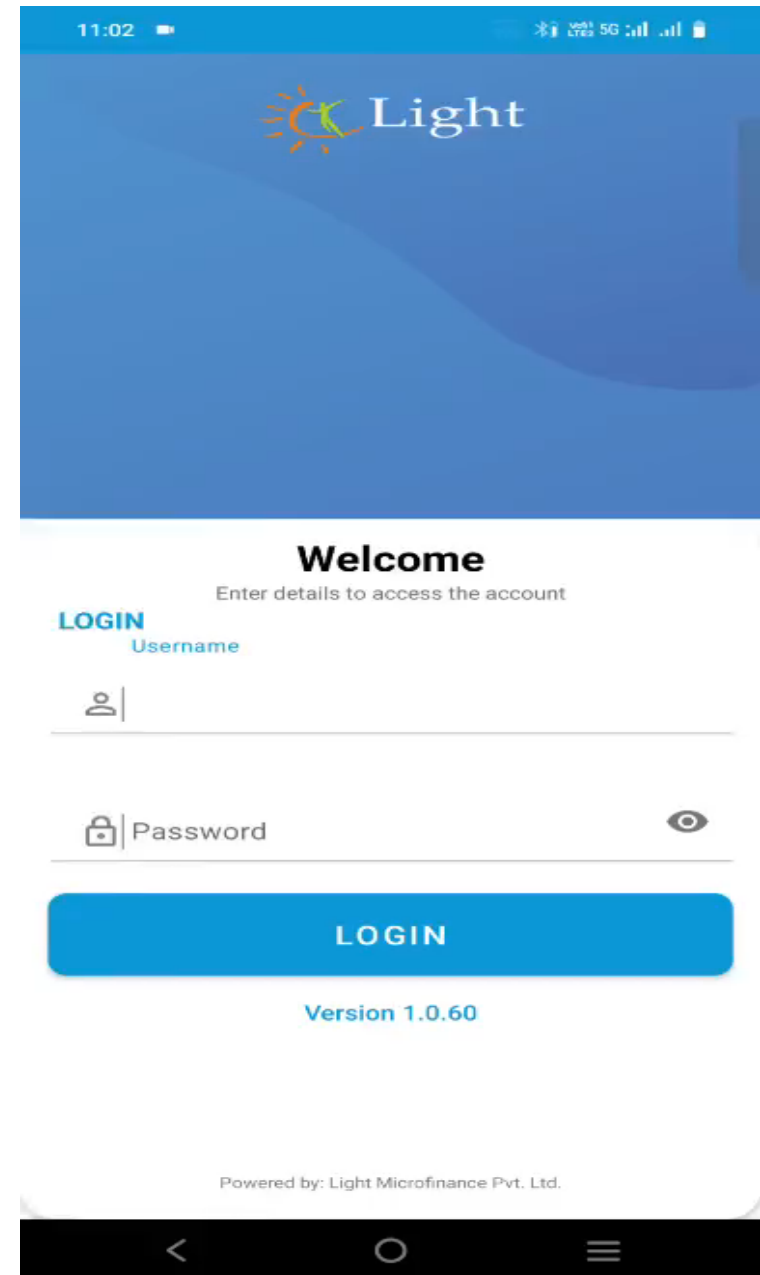


4. Data Entry/Center Creation



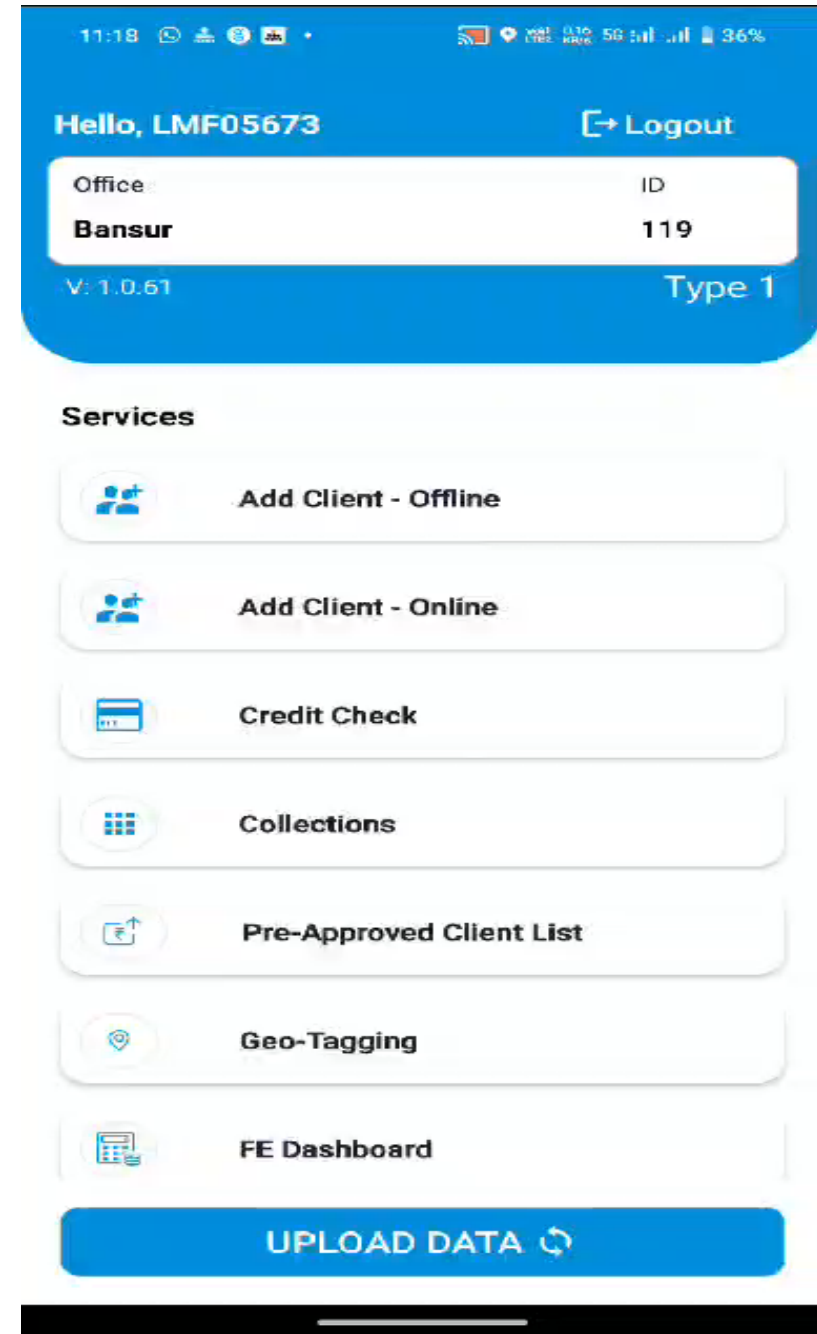
4. Data Entry/CB Check(New)

- ❖ Now start data entry and CB check in **Mobilight Application...**
- ❖ Video added for your reference.



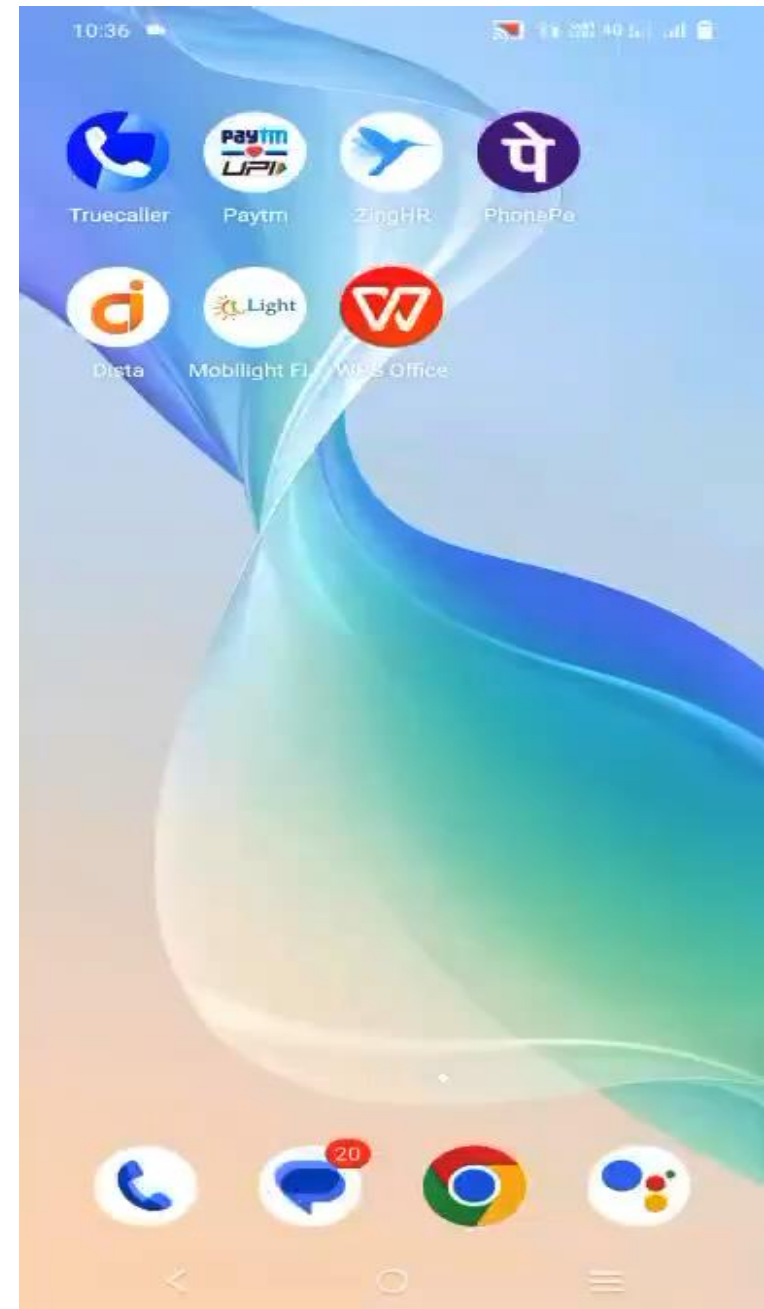
4. Data Entry/CB Check(Already Exist)

- ❖ Now start data entry and CB check in **Mobilight Application...**
- ❖ Video added for your reference.

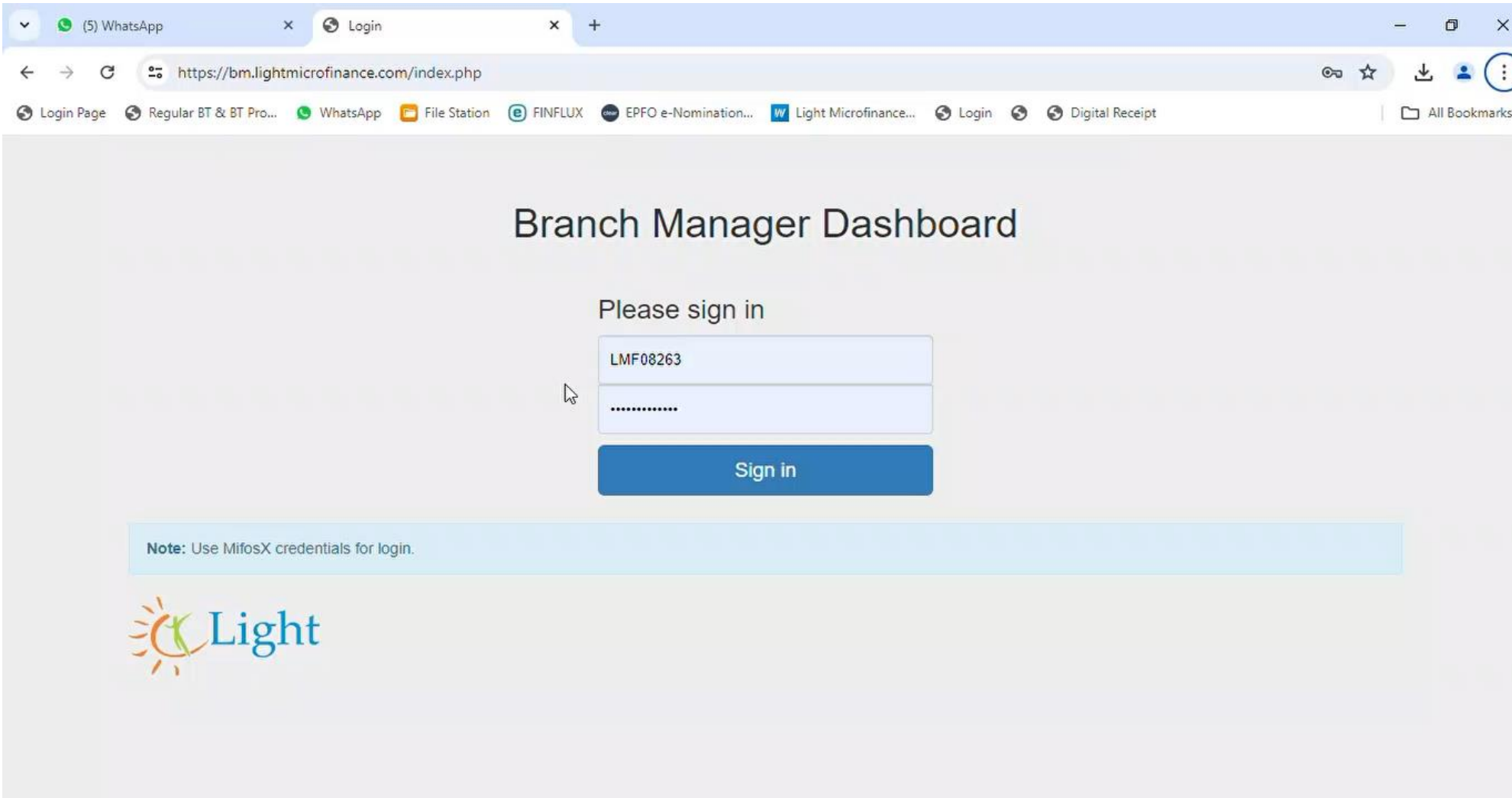


4. Data Entry/CB Check(Renewal)

- ❖ Now start data entry and CB check in **Mobilight Application...**
- ❖ Video added for your reference.



4. Loan Entry by BOM



The screenshot shows a web browser window with the address bar displaying `https://bm.lightmicrofinance.com/index.php`. The browser's tab bar shows several open tabs, including "(5) WhatsApp" and "Login". The browser's bookmark bar contains links to "Login Page", "Regular BT & BT Pro...", "WhatsApp", "File Station", "FINFLUX", "EPFO e-Nomination...", "Light Microfinance...", "Login", and "Digital Receipt". The main content area of the browser displays the "Branch Manager Dashboard" login page. The page has a light gray background and a central login form. The form includes the text "Please sign in" above two input fields. The first input field contains the text "LMF08263". The second input field contains a series of dots, indicating a password. Below the input fields is a blue button labeled "Sign in". At the bottom of the page, there is a light blue note box that reads "Note: Use MifosX credentials for login." and the "Light Finance Simple" logo.

Branch Manager Dashboard


Please sign in

LMF08263

.....

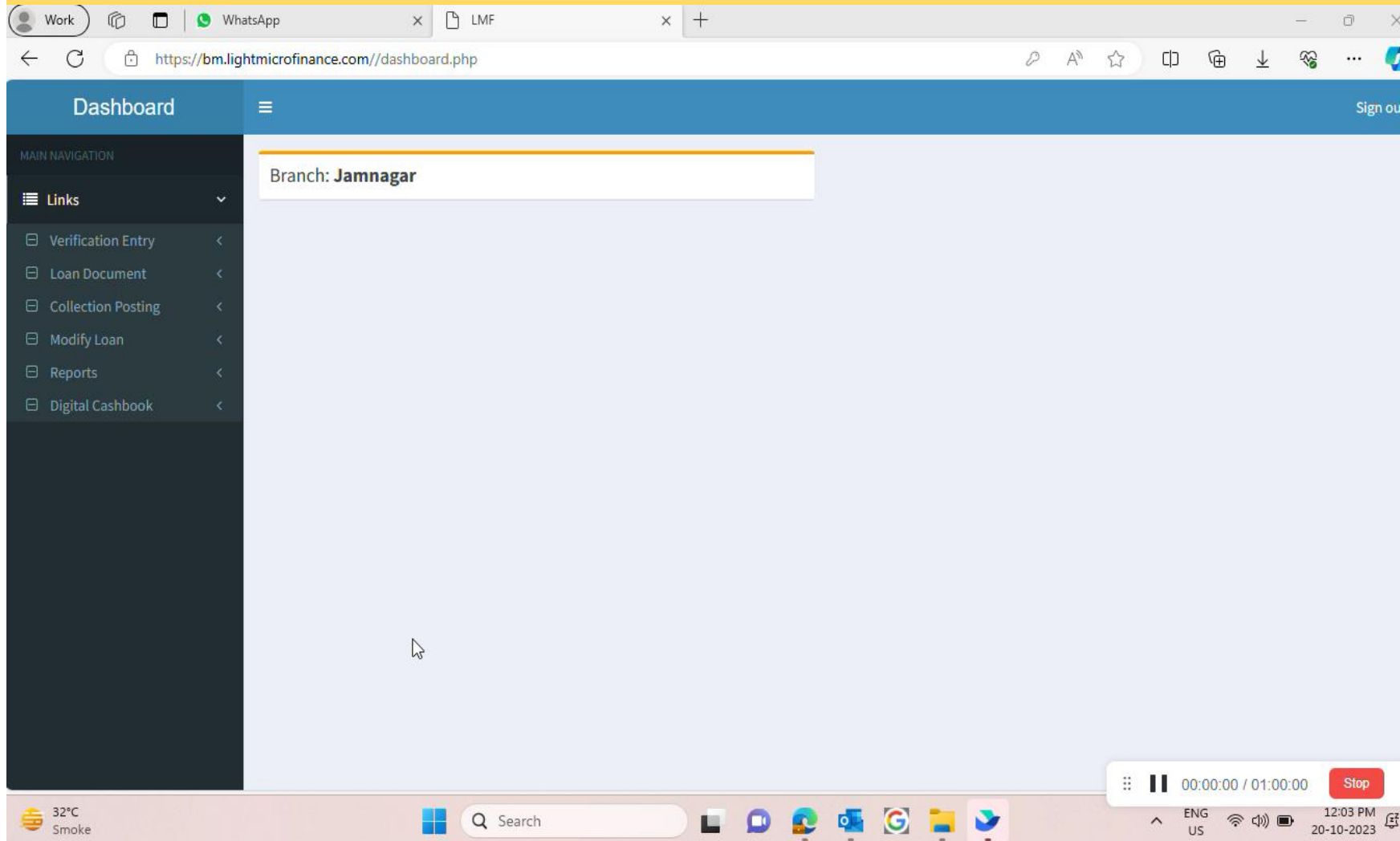
Sign in

Note: Use MifosX credentials for login.



**CB positive
clients loan
entry will be
done by
BOM in BM
dashboard**

Client transfer from 1 center to another by BOM



- ❖ **Client Transfer from one centre to another will now be allowed from BM dashboard at branch level.**
- ❖ **Transfer of clients will be possible when both centres are sourced by same FE.**

5. Due Diligence(DD) by BCM

- ❖ After getting DD plan date and time, call clients and inform them about DD.
- ❖ Make sure every member is present in DD.
- ❖ BCM will ensure that all criteria for sourcing is followed or not.
- ❖ BCM will check any Ringleader, Loan Pipeline & Third-party involvement is there or not.
- ❖ He will brief about our loan product again and check how much knowledge client have regarding loan product.
- ❖ BCM will do 100% house visit of every client present in center.
- ❖ BCM will verify loan purpose and client business.



6. Sanction List from H0

- ❖ Just after getting sanction list of approved clients FE/BOM will share date and time with clients for DBT.
- ❖ Make sure you must remind clients to bring all original documents to branch for DBT like:
 - Aadhar Card (both client and nominee)
 - Secondary KYC (both client and nominee)
 - Ownership proof
 - Bank Passbook (both client and nominee)
 - Joint photo (If offline DBT is there)
 - Make sure to connect with every client and inform them about there DBT date.

7. Disbursement (DBT)

- ❖ Member and nominee must be present during disbursement.
- ❖ Make sure client brings phone to branch for which number is given at the time of sourcing.
- ❖ Must be accompanied by original documents of all members (Aadhaar Card, Voter ID, Ration Card, bank passbook).
- ❖ Explain the responsibilities of the group.
- ❖ Telling about VAR-Voluntary advance receipt.
- ❖ Explain the process for closing the loan ahead of time
- ❖ Informing members about LUC.
- ❖ Mention time and collection date of the installment

7.1. Disbursement (DBT)

DBT Criteria	
Loan Type	Minimum DBT Customer
New Center	3
Add-on	1
Renewal	1

Things to Check in Documents While DBT by BOM

- On day of DBT BOM will have to check all documents without any deviation so that no case comes in query and DBT is not hold for Query Reason.
- Lets discuss what are requirements in documents on DBT Day.
 - First check all the applicable Documents as per below mentioned checks.

Primary ID – Aadhar card (UID)

- Applicant & Co-Applclicant Name/Surname/Address/Pincode/Age/Marital status Should be matched with System
- UID Number should be matched with System

Secondary ID – Voter ID (VID)

- VID card number & Applicant & Co-Applclicant name/Surname Should be matched with System

Things to Check in Documents While DBT by BOM

Ownership Proof

- For New Customer ownership proof must be required with Clear photocopy
- For Renewal customer ownership proof not mandatory

Mobile Number changes

- If a client's mobile number is to be changed, it can be changed only for the renewal client at the time of e-sign in Mobilight.

Things to Check in Documents While DBT by BOM

Bank Passbook

- Name , Account Number, IFSC Code, branch, account last 3 months transactions to be checked.
- Name should be as per Aadhar card and only client and coapplicant bank account valid.
- Cheque or statement will also be accepted, BC point passbook not accepted.
- If penny drop successful then nothing to be done on DBT day.
- If penny drop not successful BOM will have to update it in Mobilight and get confirmed from DBT team.

Things to Check in Documents While DBT by BOM

DD Check List

- Client Name/Center name/Client ID required in the check list
- Client final DD status required on pass tick mark
- Check list for new sourcing should have yes tick mark in point number 13 (ownership check satisfied)
- Check list for Renewal Client should have yes tick mark in point number 2

Things to Check in Documents While DBT by BOM

- If there is mismatch in names of client and co-applicant Dual Name declaration Form will be required.
 - a) If the Client/Co-applicant Name & Surname Mismatch with **KYC** than Dual Declaration form is Required.
 - b) Also mention Correct Name & Signature in this form & Applicant & Co-Applicant E-Sign can be done.
 - c) If the Client/Co-applicant Name & Surname Mismatch in **System** then sent to KYC for correction to HO Credit Team

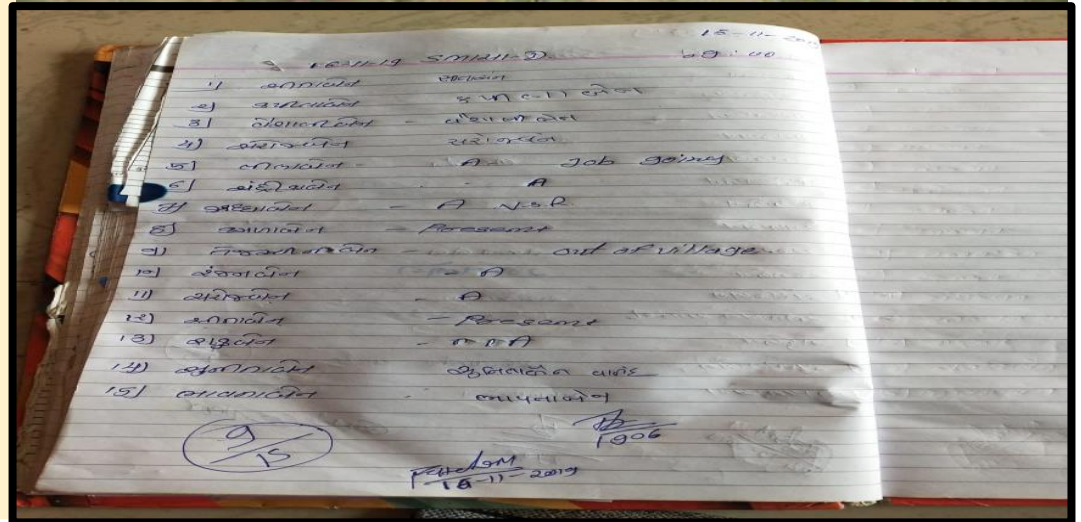
8. Loan Utilization Check (LUC)

- ❖ LUC (loan utilization check) is done by **BCM**.
- ❖ LUC must be done after **30 to 60 days** of DBT.
- ❖ BCM will verify that client used loan amount for given loan purpose.
- ❖ If found client used money for personal reason like house renovation, buying vehicle, Marriage, pay another loan's EMI etc.



9. Center Meeting (CM)

- ❖ Greet members
- ❖ Make them sit in order
- ❖ Members Pledge
- ❖ Staff Pledge
- ❖ Take signature of the present members and write down reason for absenteeism
- ❖ Take instalments as per the sequence
- ❖ Write the details of the instalment amount received in the register
- ❖ Submit collection by digital receipt process in Mobilight
- ❖ Obtaining information by visiting the home of the absent member for two consecutive months
- ❖ Submit collection to BOM by filling cash hand over slip
- ❖ Then BOM will do final collection posting in system



Customer Pledge

We have all gathered here to help ourselves and our fellow sisters and for the development of the village.

1. We will be present in every center meeting.
2. We will repay the loan taken in our center on time.
3. We will help the sisters of our center at the times of any trouble.
4. We all members will abide by all the rules made for the Center.
5. We shall not deal with any other type of bribe with other members of the Center, with the staff of the Company, or with any other outsider. But if any such incident comes to our notice, we will immediately inform the appropriate authority.
6. We will use the loan received at the center to improve the financial condition of our family.



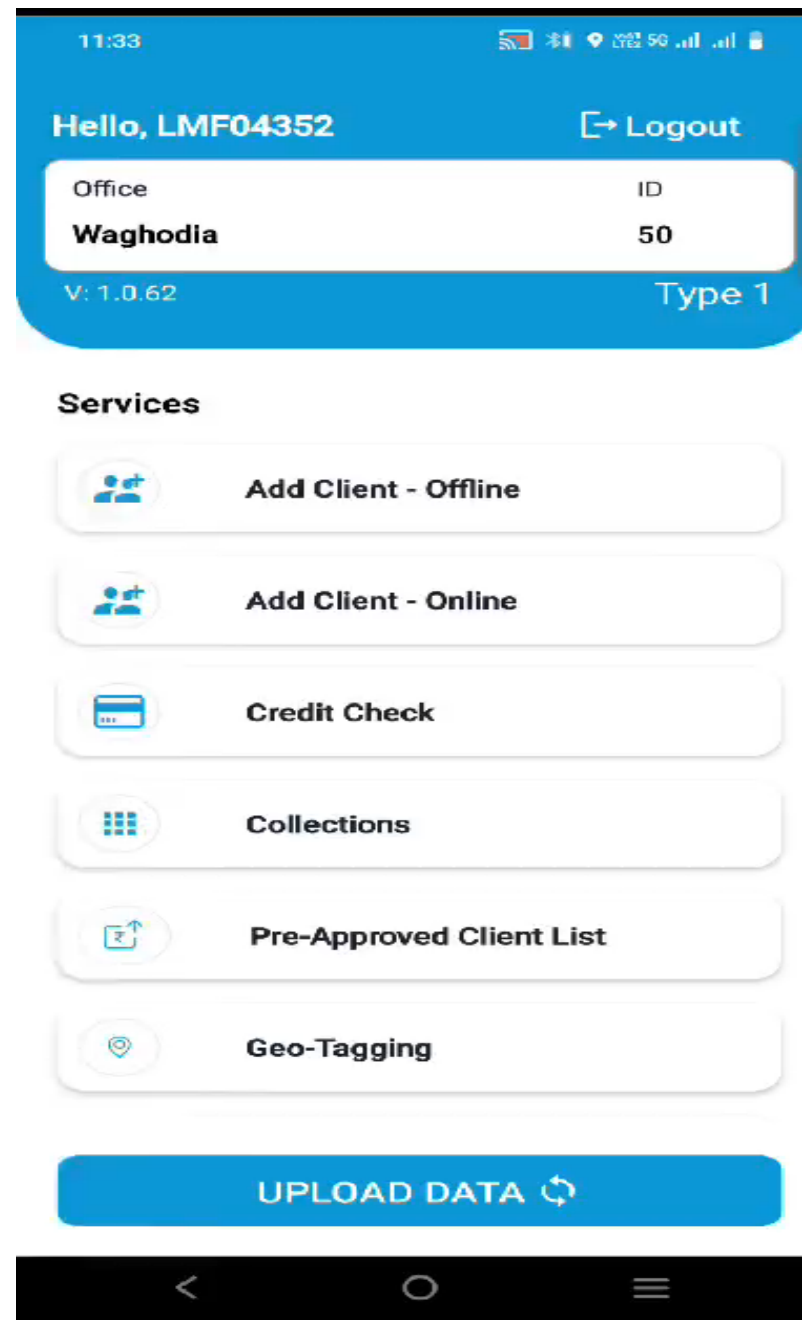
Field Executive Pledge

I promise on the behalf of my company,
to follow all the rules of my company and
serve all the members well at the right
time.

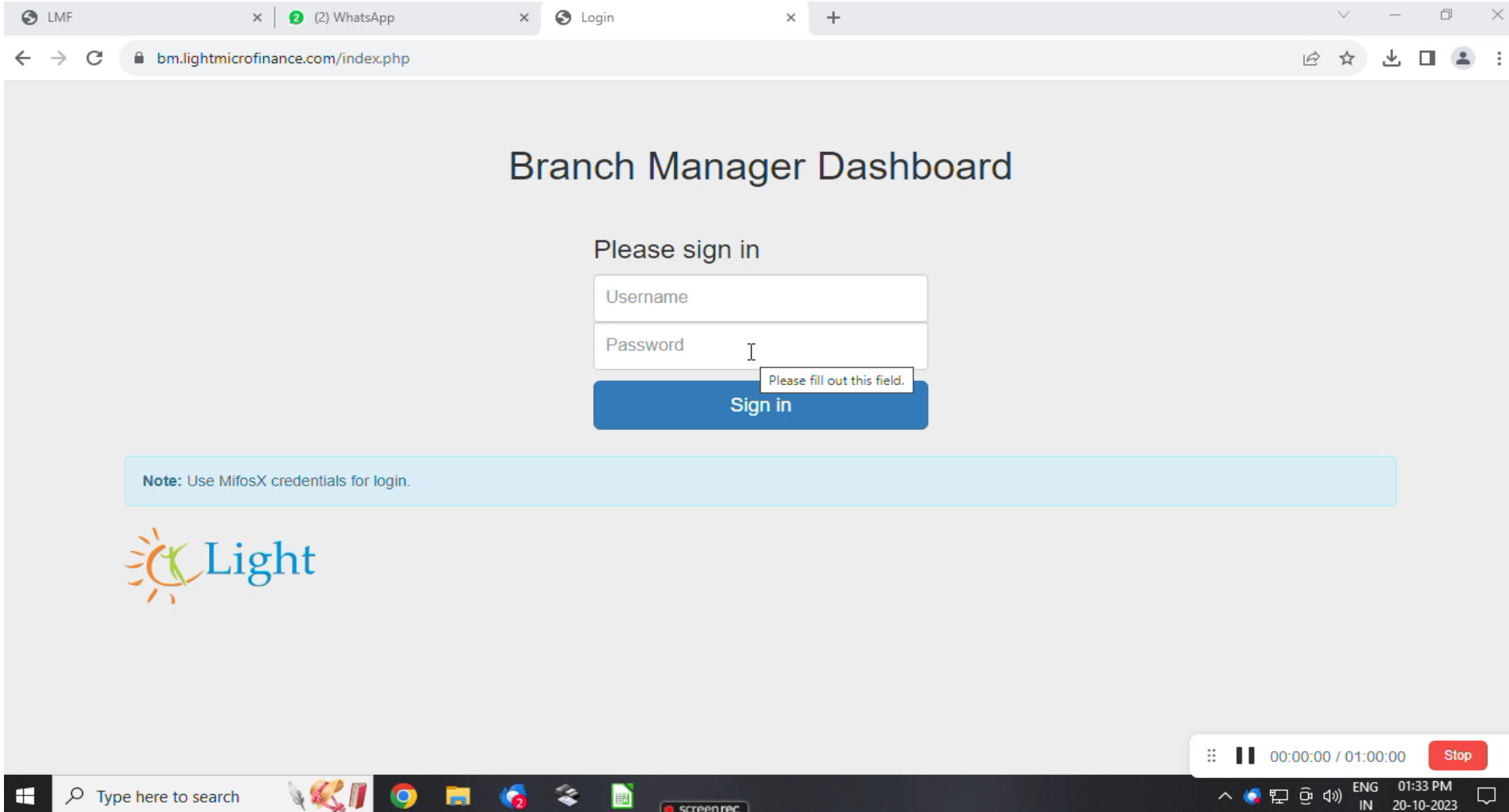


How to issue Digital Receipt to Client

❑ We must make sure that we only do collection by digital receipt.



How to update Digital receipt collection in BM Dashboard



The screenshot shows a web browser window with the URL `bm.lightmicrofinance.com/index.php`. The page title is "Branch Manager Dashboard". Below the title, it says "Please sign in". There are two input fields: "Username" and "Password". The "Password" field has a tooltip that says "Please fill out this field." Below the input fields is a blue "Sign in" button. A light blue note box contains the text: "Note: Use MifosX credentials for login." The Light Finance logo is visible in the bottom left corner of the page content. The browser's taskbar at the bottom shows various icons and a system clock indicating 01:33 PM on 20-10-2023.

LMF (2) WhatsApp Login

`bm.lightmicrofinance.com/index.php`

Branch Manager Dashboard

Please sign in

Username

Password

Please fill out this field.

Sign in

Note: Use MifosX credentials for login.

Light

00:00:00 / 01:00:00 Stop

Type here to search


screen rec

ENG 01:33 PM
IN 20-10-2023

❑ Let's check how BOM will update collection in system.

❑ BOM can make changes if collection is posted twice by FE.

Physical Collection Receipt

		લાઈટ માઈક્રોફાઈનાન્સ પ્રા. લિ. ૩૧૦, પિનેક્લ બિઝનેસ પાર્ક, કોર્પોરેટ રોડ, પ્રહલાદનગર, અમદાવાદ-૩૮૦૦૧૫. ફરિયાદ નિવારણ અધિકારી સંપર્ક : ૦૭૯-૪૧૦૫૭૮૬૨ હેડ ઓફિસ ફોન : ૦૭૯-૪૦૦૫૦૦૫૯	
ચૂકવણી રસીદ			
તારીખ :	સેન્ટર આઈ.ડી. :	કુલ સભ્યો :	ક્રમ સંખ્યા : WGHD 20620
બ્રાંચનું નામ : વાઘોડીયા રોડ	સ્ટાફ આઈ.ડી. :	કુલ હાજર સભ્યો :	
<input type="checkbox"/> હપ્તાની રકમ <input type="checkbox"/> વી.એ.આર.	<input type="checkbox"/> લોનની પૂર્વ ચૂકવણી <input type="checkbox"/> સભ્ય ફી	<input type="checkbox"/> લોન પ્રોસેસિંગ ફી <input type="checkbox"/> વીમા ફી	
ડિનોમિનેશન :	વી.એ.આર. મેળવ્યું (સભ્ય આઈ.ડી. અને રકમ)	લોનની પૂર્વ ચૂકવણી મેળવી (સભ્ય આઈ.ડી. અને રકમ)	પરત ચૂકવણી મેળવી (સભ્ય આઈ.ડી.)
2000 x			
1000 x			
500 x			
200 x			
100 x			
50 x			
20 x			
10 x			
5 x			
સિસ્ટા / 10 x			
5 x			
2 x			
1 x			
કુલ મેળવેલ રકમ :			
સ્વયં સેવક/સભ્યની સહી	સ્ટાફની સહી	બ્રાંચ ઓપરેશન મેનેજરની સહી	અધિકાર ક્ષેત્ર : અમદાવાદ

Valid Upto 30/06/2023 તા. ૩૦-૦૬-૨૦૨૩ મધી માન્ય W = Customer Copy | Y= H.O. Copy

Date

Type of Collection

Total Denomination

Total Cash

Center Name to be Mentioned

Total and Present clients

Staff ID


Sign of Member


Sign of Employee

Cash Handover Slip

Cash Handover Slip						
Date Of Meeting: 01-07-2024			Employee Name: Sunil Jada			
Sr. No	Center Name/ID	Total Collection in Rs	Denomination			Remarks
			Currency in Rs	Numbers	Total in Rs	
1	Amin khudki	11,850	500	76	38,000	
2	Amrol ABC	13,400	200	7	1,400	
3	Dabhaga rod	6,050	100	13	1,300	
4	Padra Vrindavan	10,050	50	12	600	
5			20	2	210	
6			10	1	10	
7			5			
8			2			
9			1			
10						
Total in Rupees		41,350			41,350	

Received cash as mentioned above.

FE Signature: 

BM/BOM Signature: 

- ❖ After completing your collection, come to the branch and calculate the cash you have collected and together submit the cash handover slip
- ❖ BOM will count all cash and match the cash handover slip , will confirm and update in the system.

Be Aware of :

❑ Ringleader

- These agents are responsible for conducting meetings in their premises and collecting monthly repayments from the borrowers.

❑ Loan Pipeline

- Pipeline manager is like ringleader who takes loan on behalf of the customer and repays the loan. Also, this person manage to get the clients who are interested in taking loans but may charge commission to each client.



Applications & Websites

- **Zing HR Application**
- **Zing Learn**
- **Mobilight Field Application**
- **Mobilight Credit Application**
- **Lark Application**
- **Finflux- Site**
- **BM Dashboard- Site**
- **File Station- NAS Drive- Site**

