

BUSINESS LOAN

PROCESS

- I. Lead Generation
- II. Primary Tele-calling
- III. Documents Collection
- IV. Credit Approval
- V. Documents Signing
- VI. Final Approval
- VII. Disbursement

I. LEAD GENERATION

A. Lead Entry Form

Particular	Applicant	Co-Applicant	Guarantor	Remark
Name	M	M	M	
Adress	M	M	M	
DOB	M	M	M	
Occupation	O	O	O	
Marital Status	O	O	O	
Gender	O	O	O	
Current Address	M	M	M	
Permanent Adress	M	M	M	
Mobile No	M	M	M	Verification
Email Id	M	M	M	Verification
PAN	M	M	M	API
Adhaar	M	M	M	API
CIBIL	M	M	M	API
Bank Account No	O	NOT REQUIRED		
Bank IFSC	O			
Pupose of Loan	M			
Reference Name	M			
Reference Mobile Number	M			
Reference Relation with applicant	M			
DSA (if applicable)	O			

M – Mandatory

O- Optional

B. Field Update by FO

Purpose of Loan	Business Expansion/Domestic Purpose/Education/Marriage etc
Collateral Security Type	Self Occupied /Commercial
Loan Amount Required	
Estimated value of Security	
Required Loan Period	
Estimated Monthly Income	
Estimated Monthly Expenses	
Current Monthly Obligation	
Case Recommend Amount by FO	
No. of Dependent Family Members	
Photo of Applicant & property	
Geo Tagging	

C. Documents Collection & Upload

	Borrower	Co borrower	Guarantor
Adhaar Card	M	M	M
PAN Card	M	M	M
Current Address Proof (Electricity Bill etc)	M	M	M

D. STATUS

PENDING	TILL ALL THE MANDATORY FIELD NOT FILLED OR IN CASE OF RECTIFICATION/REMARK REQUESTED BY TELECALLING TEAM
GENERATED	WHEN ALL THE MANDATORY FIELD COMPLETED
REJECTED	DUE TO ANY REASON (CIBIL ,DOCS, PARTY HISTORY Etc)

E. Remark

1. Dedupe check required so that if borrower applied next time, most of the information can be prefilled such as PAN, Adhaar & Address etc along with borrower history.
2. Field officer has option to regenerate CIBIL if borrower applies next time. In history it should show when the last adhaar, PAN & CIBIL verified as well as check so field officer get to know whether to verified again or not.

II. Tele Calling Team

A. Primary Question

Question	Remark	Remark by tele caller
KYC Confirmation	Satisfactory/Not Satisfactory	
Owner of Property	Satisfactory/Not Satisfactory	
Address of Property	Satisfactory/Not Satisfactory	
Use of Property	Satisfactory/Not Satisfactory	
Property Stability	Satisfactory/Not Satisfactory	
Purpose of Loan	Satisfactory/Not Satisfactory	
No of Member in family	Satisfactory/Not Satisfactory	
No of Earning Member	Satisfactory/Not Satisfactory	
Borrower Monthly Income	Satisfactory/Not Satisfactory	
Borrower Monthly Expenses	Satisfactory/Not Satisfactory	
Borrower Monthly EMI Obligation	Satisfactory/Not Satisfactory	
Family Income	Satisfactory/Not Satisfactory	
Ownership of Residence House	Satisfactory/Not Satisfactory	
Bank Name	Satisfactory/Not Satisfactory	
Bank Account Vintage	Satisfactory/Not Satisfactory	
Asked when field officer collected documents	Satisfactory/Not Satisfactory	
Reference Cross Check	Satisfactory/Not Satisfactory	
Suitable time for meeting to collect the docs		
Inform Customer about product they applied		

B. Remark

1. Dedupe Check to ascertain the customer history
2. Telecaller can modify the borrower details which is filled at the time of lead entry
3. Information such as PAN, Adhaar which is verified could not be able to change at any phase.
4. After Successful TVR, lead process for Documents Collection

C. Status

Work in Progress	When TVR is in process
Borrower Verified/Approved	TVR done & satisfactory response received
Sent back for rectification	In case rectification required
Reject	At any reason

III. Documents Collection

A. Pre-Approval Loan Documents

List of Documents	Borrower	Co- applicant	Guaranator
Property Documents	Owner	NA	NA
PAN Card	HARD COPY	HARD COPY	HARD COPY
Adhaar Card	HARD COPY	HARD COPY	HARD COPY
Address Proof (Latest Electricity Bill)	HARD COPY	HARD COPY	HARD COPY
Photos	HARD COPY	HARD COPY	HARD COPY
PDC Cheque	HARD COPY	HARD COPY	NA
Bank Statement for the 6 Months	HARD COPY	HARD COPY	NA
ITR	Optional	NA	NA
GST Return	Optional	NA	NA
Financial	Optional	NA	NA

B. Status

Documentation Pending	TVR Done & Document Collection Pending
Partial Documents Received	When few Documents Received
Documents Received	When all documents received or if missing then remark should be mentioned

Remark

1. Documents will be collect by field officer or any other office to whom work is assigned by Tele verification Team.
2. In case any documents missing by any reason then “Documents Collection Incharge” have option to forward the documents further with proper remark.

IV. CREDIT ASSESSMENT

A. Field for Credit Manager

CIBIL Verification	On the basis of Report fetch at lead entry time
Income Assessment	Will prepare manual & upload sheet
Dependent/Family Assessment	Will prepare manual & upload sheet
Personal Discussion Sheet	Will prepare manual & upload sheet
Eligibility Sheet	Will prepare manual & upload sheet
List of Documents	Cross check whether all documents collected by FO or not
FI STATUS	Will prepare manual & upload sheet
TVR Status	Will prepare manual & upload sheet
Bank Statement Analysed	Separate report on the basis of 6 month statement
Property Title Flow Chart	
Collateral/Security Type	Residential / Commerical
Occupancy	Self Occupied / Rented
Property Details	
Property Address	
Property Size	
Land Area	
Dimension	
Value of Security	
Market Value	
Land Value	
Construction Value	
Total Market value	
LTV	
Relizable Value	
Property Title Documents	
Property Chain	
Legal Report	
Legal Opinion By	
Legal Report Dated	
Valuation Report	
Name of Valuer	
Valuation as per valuer	
Valuation Report Date	
Buisness name	
Buisness Vintage	
Buisness Adress	
Buisness Proof	GST/Banking/Pictures

Reference Check	Atleast Two
Proposed Loan Amount & Commercial	
Credit team Remark	
Negative Remarks	
Final CAM Preparataion	Will prepare manual & upload sheet

B. Status

Approved	Approved by Credit Team
Rejected	Rejected at any reason
Sent back	For Re- TVR/ additional documents

V. Documents Signing

A. Post Approval Loan Documents

Documents	Signed & Checked
Sanction Letter	Yes/No
Loan Agreement kit	Yes/No
Original Property Paper	Yes/No
PDC	Yes/No
Registered Mortgage Deed	Yes/No
Equitable Mortgage Deed	Yes/No
NACH	Yes/No
Affidavit	Yes/No

B. Status

Signing Pending	Documentation signing is in progress
Documents Signed	Documents Signed & Checked

VI. FINAL APPROVAL / OPERATIONAL HEAD

A. Documents Check

Particular	Satisfied
KYC of Borrower	Yes/No
KYC of Co- Borrower	Yes/No
KYC of Guarantor	Yes/No
PDC	Yes/No
Photo OF Borrower/ Co Borrwer / Guarantor	Yes/No
Sanction Letter	Yes/No
Loan Agreement kit	Yes/No
Original Property Paper	Yes/No
Registered Mortgage Deed	Yes/No
Equitable Mortgage Deed	Yes/No
NACH (if available)	Yes/No
Affidavit	Yes/No
Signature Verification	Yes/No
Disbursement Request Letter	Yes/No

Particular	Remark
Loan Amount	Should be filled manual
Processing Fees	Should be filled manual
Advance EMI/Pre EMI	Should be filled manual
CERSAI Charges	Should be filled manual
Stamping Charges	Should be filled manual
GST	Should be filled manual
TDS	Should be filled manual
Net Disbursement Amount	Should be filled manual
No of Tranches	Should be filled manual

B. Status

PENDING	PENDING IF DISCREPENCY
APPROVED	APPROVED FOR DISBURSEMENT

VII. Disbursement

Lead ID	Remark
NET Disbursement Amount	
IFSC CODE	
Beneficiary Account No	
Beneficiary Name	

Status

Loan Disbursed	If Successfully disbursed
Disbursement Pending	If hold for any reason
Sent back	If found any discrepancy

Remark

1. After the Successfully disbursement, option to fill UTR available to account team for updating till API not integrated
2. Once disbursement done, Customer Identification Number generate.