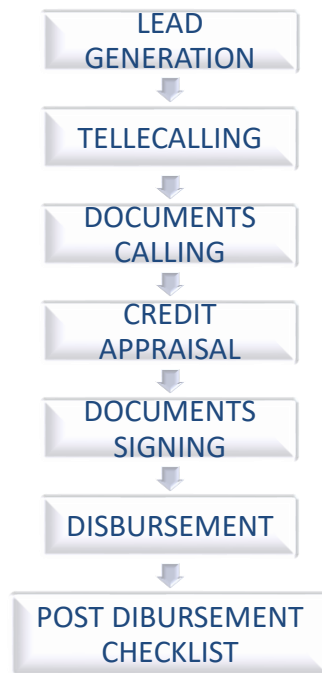


SUNEET FINMAN PRIVATE LIMITED
AUTO LOAN
USED CAR LOAN



1. LEAD ENTRY

LEAD ENTRY			
TAB	HEAD	Mandatory	Remark
PRODUCT	Main product Sub Product	*	Drop down
Branch	Branch	*	Drop down
Applicant	CIF ID Adhaar No PAN	*	CIF ID will be automatically generate Adhaar No Scroller Not required Adhaar No must be 12 Digit Adhaar No would not start with 0 & 1 PAN length fixed 10 digit (FIRST 5 ALPHA , MID 4 NUMERIC & LAST 1 ALPHA)
	Prefix	*	Drop down
	First name	*	SHOULD MATCH WITH PAN VERIFICATION Only One Word & No Initial
	Middle Name		
	Last Name		
	Gender	*	Drop down

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	DOB	*	Calendar (match with PAN)
	Mobile	*	Should verify with OTP
	Email ID		Should verify with OTP
	Father Name	*	
	Mother name		
	Marital Status	*	Drop down
	Spouse Name		In case of Married/Divorce/Widow/Separated
Applicant Address	Adress Line 1	*	Should be free field (max upto 40 character)
	Adress Line 2	*	Should be free field (max upto 40 character)
	Landmark	*	
	Pincode	*	API integration with Postal Code (FIXED 6 DIGIT)
	Village		Drop down
	District		Auto Fetch from PIN Code
	City		Auto Fetch from PIN Code
	State		Auto Fetch from PIN Code
	Ownership	*	Owned / Rented
Permanent Address		*	Option - Permanent Address As Same As Corrospondance Address, Otherwise same flow of addrees
Guarantor	CIF ID Adhaar No PAN	*	Adhaar No Scroller Not required Adhaar No must be 12 Digit Adhaar No would not start with 0 & 1 PAN length fixed 10 digit (FIRST 5 ALPHA , MID 4 NUMERIC & LAST 1 ALPHA)
	Prefix	*	Drop down
	First name	*	SHOULD MATCH WITH PAN VERIFICATION Only One Word & No Initial
	Middle Name		
	Last Name	*	SHOULD MATCH WITH PAN VERIFICATION Only One Word & No Initial
	Gender	*	Drop down

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	DOB	*	Calender (match with PAN)
	Mobile	*	Should verify with OTP
	Email ID		Should verify with OTP
	Father Name	*	
	Mother name		
	Marital Status	*	Drop down
	Spouse Name		In case of Married/Divorce/Widow/Separated
Guarantor Address	Address Line 1	*	Should be free field (max upto 40 character)
	Address Line 2	*	Should be free field (max upto 40 character)
	Landmark	*	
	Pincode	*	API integration with Postal Code (FIXED 6 DIGIT)
	Village	*	Drop down
	District	*	Auto Fetch from PIN Code
	City	*	Auto Fetch from PIN Code
	State	*	Auto Fetch from PIN Code
	Ownership	*	Owned / Rented
Permanent Address		*	Option - Permanent Address As Same As Correspondence Address, Otherwise same flow of address
Co- Applicant	Same as above		
Collateral Details	Vehicle No	*	
	Model	*	
	Vehicle Colour	*	
	Fuel Type	*	Drop Down (Petrol, Diesel, CNG Factory fitted, CNG Outside fitted)
	Registration Date	*	

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	Registration Year	*	
	Insurer	*	
	Policy No	*	
	Owner	*	Drop Down (1/2/3)
	Insurance status	*	Drop down (Lapsed / valid)
	Insurance Type	*	Drop down (Comprehensive / Third Party)
	Validity date	*	
	Expected Market Value	*	
Loan Details	Loan Amount	*	
	Required Tenure	*	
Additional Details	Monthly Self Income	*	
	Monthly family Income	*	
	Monthly Exp	*	
	Monthly Obligation	*	
	Loan Purpose	*	
Reference	Reference Name 1	*	
	Reference Relation	*	Dropdown
	Reference Mobile	*	Length 10
	Reference Name 2	*	
	Reference Relation	*	Dropdown
	Reference Mobile	*	Length 10
Additional Remark	Comment Box		

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2. Tele Calling Team

Question	Remark	Remark by tele caller
KYC Confirmation	Satisfactory/Not Satisfactory	
Loan Amount & Tenure	Satisfactory/Not Satisfactory	
Vehicle Details	Satisfactory/Not Satisfactory	
Job Details/Income details	Satisfactory/Not Satisfactory	
Borrower Monthly Income	Satisfactory/Not Satisfactory	
Borrower Monthly Expenses	Satisfactory/Not Satisfactory	
Borrower Monthly EMI Obligation	Satisfactory/Not Satisfactory	
No of Member in family	Satisfactory/Not Satisfactory	
No of Earning Member	Satisfactory/Not Satisfactory	
Family Income	Satisfactory/Not Satisfactory	
Vehicle Ownership	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		

3. Documents Collection

List of Documents	Borrower	Guarantor
PAN Card	HARD COPY	HARD COPY
Adhaar Card	HARD COPY	HARD COPY
Address Proof (Latest Electricity Bill)	HARD COPY	HARD COPY
Photos	HARD COPY	HARD COPY
PDC Cheque	HARD COPY	HARD COPY
Bank Statement for the 6 Months	HARD COPY	Optional
ITR	Optional	NA

4. CREDIT ASSESSMENT

CIBIL Verification	On the basis of Report fetch
FI STATUS	Will prepare manual & upload sheet

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TVR Status	Will prepare manual & upload sheet
Vehicle Valuation	Will prepare manual & upload sheet
Bank Statement Analyzed	Separate report on the basis of 6 month statement
Income Assessment	Will prepare manual & upload sheet
Personal Discussion Sheet	Will prepare manual & upload sheet
Eligibility Sheet (FOIR)	Will prepare manual & upload sheet
List of Documents	Cross check whether all documents collected by FO or not
Occupancy	Self Occupied / Rented
Credit team Remark	
Negative Remarks	
Final CAM Preparataion	Will prepare manual & upload sheet

Vehicle Information	
Vehicle Type	
Chassis No	
Engine No	
Insurer name	
Insurance Policy No	
Year of Manufacture	
Registration Year of Vehicle	
Policy Validity Till	
RC Date	
Vehicle Model / Item Type	
Vehicle Color	
Company / Maker	
Fitness	
Dealer	
RTO	
Vehicle NO	
Transmission	
Fuel Type	
Owner	
Car Type	

5. Documents Signing

Documents	Signed & checked
Sanction Letter	Yes/No

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Loan Agreement kit	Yes/No
PDC	Yes/No
NACH	Yes/No
KYC of Borrower	Yes/No
KYC of Guarantor	Yes/No
Photo OF Borrower/ Co Borr/ Guarantor	Yes/No
Disbursement Request letter	Yes/No

Documents Signing			
TAB	HEAD	Mandatory	Remark
Bank Validation	Account Holder name Account No. Confirm Account No IFSC Code	*	Both Account No Should be same otherwise reject
Disbursement Calculation	Loan Amount Processing Fees Advance EMI/Pre EMI GST Net Disbursement Amount	*	

6. Disbursement

7. Post Disbursement

Post Disbursement			
TAB	HEAD	Mandatory	Remark
Documents	Insurance With HP endorsed	*	
	NOC (Previous) If financed	*	
	RTO SLIP	*	
	Endorsed RC	*	within 45 Days

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