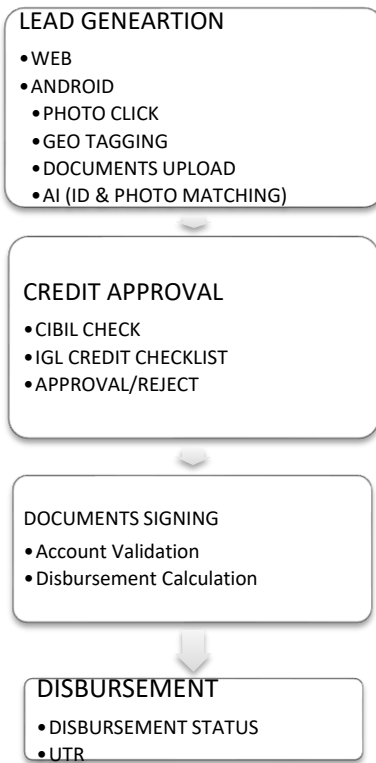


SUNEET FINMAN PRIVATE LIMITED
PERSONAL LOAN
INCOME GENERATION LOAN



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1. LEAD ENTRY			
TAB	HEAD	Mandatory	Remark
PRODUCT	Main product Sub Product	*	Drop down
Branch/Center	Branch Centre	*	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
	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	Address Line 1	*	Should be free field (max up to 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

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	City		Auto Fetch from PIN Code
	State		Auto Fetch from PIN Code
	Ownership	*	Drop Down (Owned/ rented)
Permanent Address		*	Option - Permanent Address As Same As Corrospondance Address, Otherwise same flow of addrees
Co-Applicant	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
	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
Co-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)

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	Village	*	Drop down
	District	*	Auto Fetch from PIN Code
	City	*	Auto Fetch from PIN Code
	State	*	Auto Fetch from PIN Code
	Ownership	*	Drop Down (Owned/ rented)
Permanent Address		*	Option - Permanent Address As Same As Corrospondance Address, Otherwise same flow of addrees
Loan Details	Loan Amount	*	FIXED IN IGL PRODUCT AS PER BRANCH
	Tenure	*	FIXED IN IGL PRODUCT AS PER BRANCH
	Interest	*	FIXED IN IGL PRODUCT AS PER BRANCH
	REPAYMENT	*	Monthly / Fornightly
Additonal Details	Monthly Self Income	*	
	Monthly family Income	*	
	Monthly Exp	*	
	Monthly Obligation	*	
	Loan Purpose	*	
Additonal Remark	Comment Box		

Notes

- Reference Tab not required in IGL
- Telecalling Not required
- Documents Calling not required

2.CREDIT APPROVAL			
TAB	HEAD	Mandatory	Remark
CIBIL VERIFICATION	SCORE	*	AUTO FETCH FROM API INTERGRATION

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	CURRENT OBLIGATION	*	AUTO FETCH FROM API INTERGRATION
	OVERDUE	*	AUTO FETCH FROM API INTERGRATION
	CREDIT HISTORY	*	AUTO FETCH FROM API INTERGRATION
CREDIT CHECK LIST	LIST OF REMARK	*	Drop Down (Checked & verify with comment option)

CHECKLIST

Head	Description	Remark	Checked by Credit Offier
Negative Profile	KIN Relation	No Loan to be offer to KIN Relation (Clients must have separate Kitchen from their existing customer)	
	Disability	Applicant should not be physically disable	
	Religion	No Muslim Applicant to be taken in the group	
CIBIL Checklist	Enquiry	Cibil Enquiry Repeat Borrower Not to Be taken Again The age of the Applicant and Co-Applicant should be more than 18 years	
	Multiple PAN	Cibil report multiple Pan cards reported should not be taken	
	Outstanding	The customer has too many loans outstanding and or the customer have defaulted on their past loan application may be rejected (>Rs 3 lakh including Loan Applied with us)	
	Written off/DPD	No loan write off in his/her entire credit history	
KYC	Signature& Photo	The signature and photograph as on the KYC documents should match with the signature and photo of the applicant(s) on the application from submitted for the loan.	
Documentation	Relationship Proof	Co-applicant relationship proof required with borrower (match with KYC/Certificate/Relationship approved by Competent Authority)	
	Address Proof	Relationship must be established from KYC with applicant of Utility bill owner	
	Residence Ownership Proof	Utility Bill should not more than 6 Month old	

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	Address Proof	Applicant & Co-applicant Aadhar card address should be same	
	Banking	Name on Passbook should be match with borrower name as per Aadhar card.	
	Banking	Bank Account should not be the bank which is merged. If old passbook is available then new IFS code should be printed	

3.Documents Signing			
TAB	HEAD	Mandatory	Remark
SIGNING	Loan Agreement	*	Drop Down - Signed & checked (Yes/No)
	KYC SELF ATTESTED	*	Drop Down - Signed & checked (Yes/No)
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	*	

4. DISBURSEMENT

- Disbursement Report fetch from system with all required information.
- After the Successfully disbursement, option to fill UTR available to account team for updating till API not integrated
- Once disbursement done, Customer Identification Number generates.