



# Twinline Business Solutions Private Limited

## Loan Disbursement



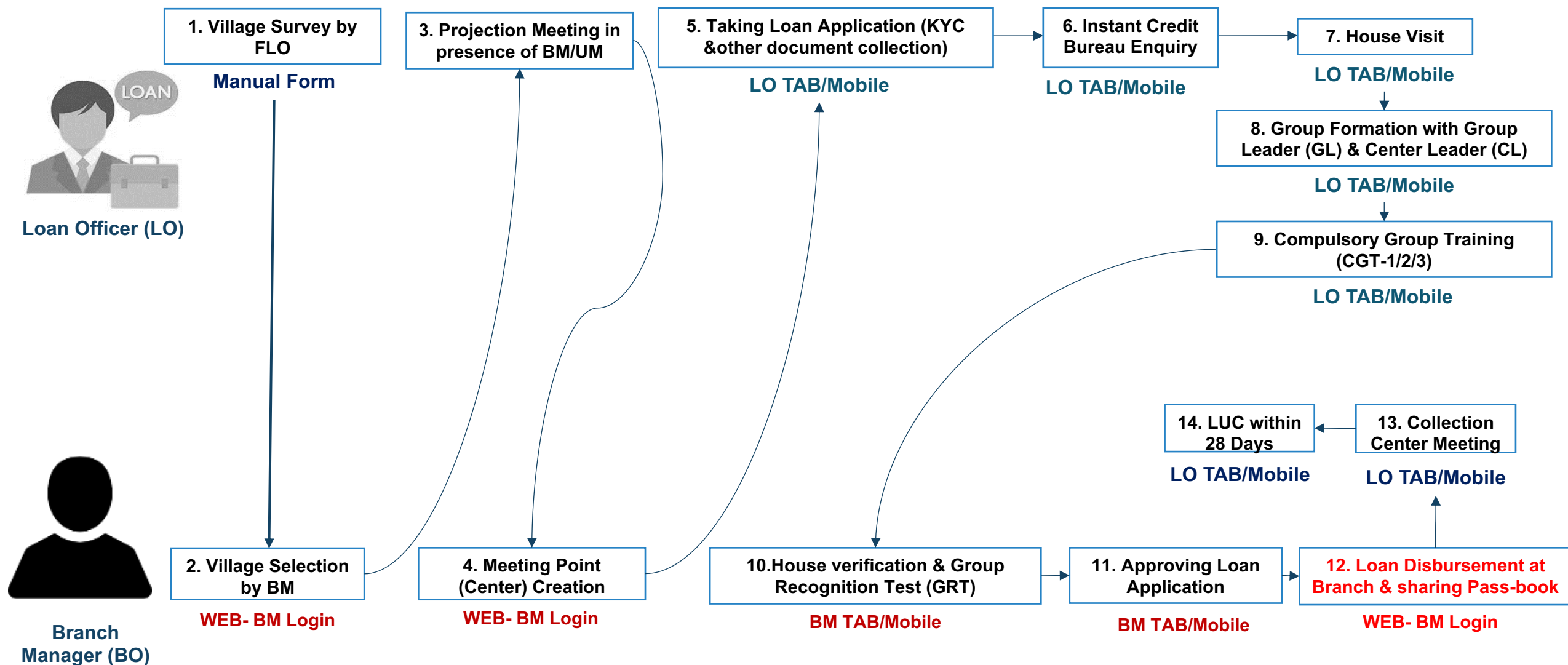
Responsibility- Branch Manager



*FinPage: Loan Disbursement*

STEP FUNCTIONALITY AVAILABLE FOR			MODULE	SUB MODULE	CREATE	PATH	DESCRIPTION
12	WEB	Branch Manager	ALL APPLICATIONS		DISBURSE THE LOAN	LOAN & REPAYMENTS-->All Applications-->Edit Loan Application-->DISBURSE	After taking the printout and signed loan application, click on disburse button. Your loan is disbursed.

# The Process...





# WEB Application User Login



**Twinline Business Solutions**

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**Usage of Web-based Application: Login using BM  
credentials**

**Sign In**

Welcome! Please sign in.

1004

**Enter Application  
User ID**

\*\*\*\*\*

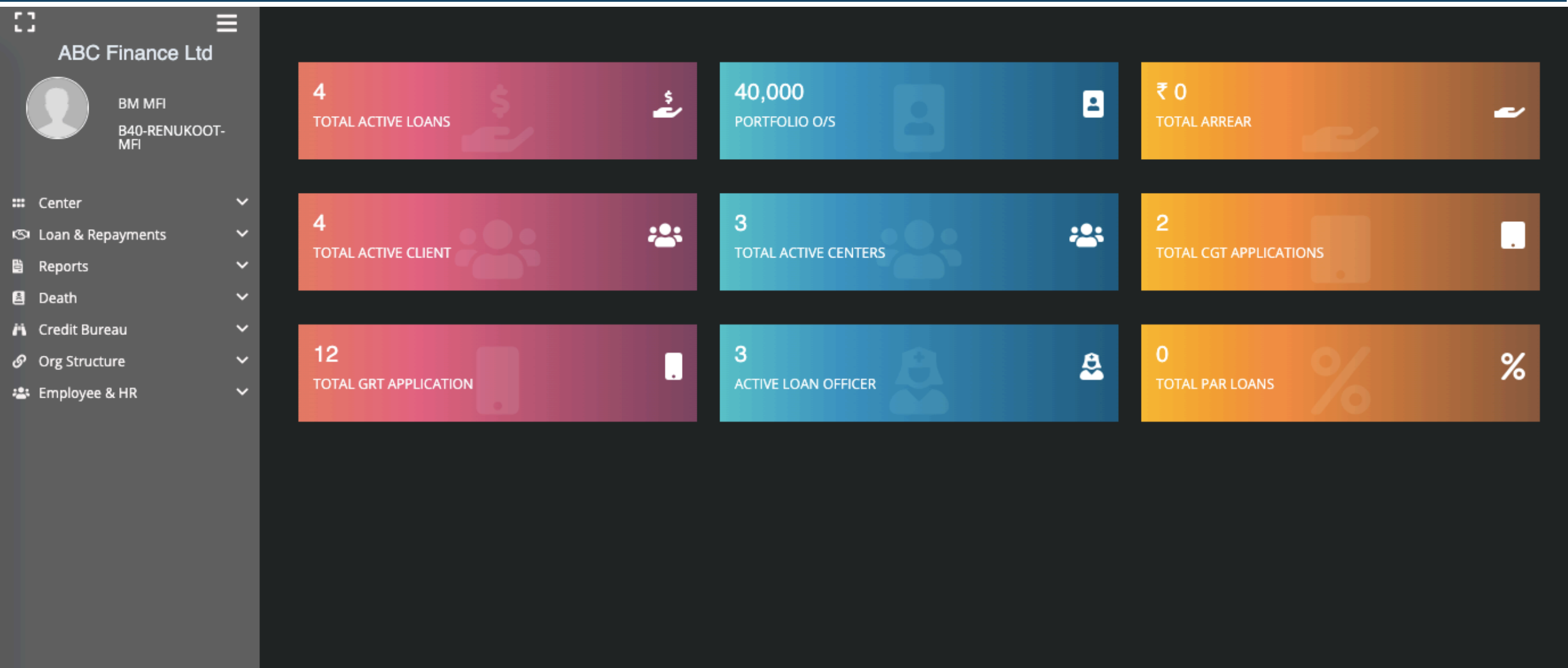
**Enter User  
Password**

Login

**Click on Login for  
Log-In In Application**



# Loan Disbursement



Click on Loan & Repayments

# **Loan Disbursement - NEFT**



# Loan Disbursement - NEFT

ABC Finance Ltd

BM MFI

B40-RENUKOOT-MFI

Center

Loan & Repayments

Add Application

All Loans

Add Repayment

All Applications

All Borrowers

Reports

Death

Credit Bureau

Org Structure

Employee & HR

Loan Applications

Filters

Select Region

B40-RENUKOOT-MFI

Select Center

Select Status

Enter Application No

Enter URN No

Apply

Action	Appl. No.	Cust. ID	Customer Name	Spouse Name	Father Name	Appl. Date	Product ID	Status	Branch	Center	Credit Comments	TVR Comments
No data available in table												

Click on All applications to fetch applications ready for disbursement



# Loan Disbursement - NEFT

ABC Finance Ltd

BM MFI

B40-RENUKOOT-MFI

Center

Loan & Repayments

Add Application

All Loans

Add Repayment

All Applications

All Borrowers

Reports

Death

Credit Bureau

Org Structure

Employee & HR

Loan Applications

Filters

Select Region

B40-RENUKOOT-MFI

C128-RAMPUR\_01

Sanctioned

Enter Application No

Enter URN No

Apply

Action	Appl. No.	Cust. ID	Customer Name	Spouse Name	Father Name	Appl. Date	Product ID	Status	Branch	Center	Credit Cor
<div><div><div></div><div></div><div></div></div></div>	209	203	CUSTOMER B	SPOUSE B		25-05-2020	MITRATA_BI_25.19-10000	Sanctioned	B40 - RENUKOOT-MFI	C128 - RAMPUR_01	
<div><div><div></div><div></div><div></div></div></div>	203	198	CUSTOMER A	SPOUSE A		23-05-2020	MITRATA_BI_25.19-10000	Sanctioned	B40 - RENUKOOT-MFI	C128 - RAMPUR_01	

Use filters to fetch applications. Applications under status sanction only will be allowed for disbursement. Click on Edit button

8





# Loan Disbursement - NEFT

## Loan Application - 203

Back

Update

Customer Details				
First Name	CUSTOMER A	KYC1	KYC2	
Last Name		KYC1	KYC2	
Aadhaar	XXXXXXXXXXXX			
Gender	Female			

- LOAN APPLICATION
- HISTORY
- CB DATA
- UPDATE BORROWER
- BORROWER AUDIT
- TVR

Application Details			
Application Id	203	Branch	B40-RENUKOOT-MFI
CenterId	C128	Customer Id	198
Date Of Birth	23-05-1994	F/S Date Of Birth	
Father Name		Father Aadhaar	
Spouse Name	SPOUSE A	Spouse DOB	23-05-1982
Spouse Aadhaar		Qualification	Primary
Caste	General	Phone Number	8899252963
Religion	Hindu	Marital Status	Married
Ration Card		Voter Card	ASA7383336643
Nrega Card		Passport Card	

At home page click on Org Structure to proceed for village creation



# Loan Disbursement - NEFT

Bank Details			
Bank Name		Bank Acc	XXXXXXXXXXXX
Cust Name In Bank		Bank IFSC	XXXXXXXXXXXX
<input checked="" type="checkbox"/> Bank Verified Flag			

Financial Details				
Self Income (Monthly)		₹ 5,000.00	Spouse Income (Monthly)	₹ 2,000.00
Other Income (Monthly)			Total Expense (Monthly) *	
Below Poverty Line		N	Total Family Members	0
Dependent Members		0	Self Occupation	Agriculture
Spouse Occupation			Live Stock	0
Land(In Acres)		0	House Type	Building
<input type="checkbox"/> House Own Flag				

**Scroll down to Bank Details**  
**Check the bank verified flag – if unchecked, system will not allow disbursement in NEFT mode**



# Loan Disbursement - NEFT

## Disbursement Details

[Calculate Fee](#)

Payment Mode\*

NEFT

Total Processing Fee

CASH

Total Fee

NEFT

₹ 227.00

Fee Coll. Mode \*

CASH

Total Insurance Fee

₹ 109.00

Net Off Amount

₹ 9,773.00

## Miscellaneous

Customer Registered

23-05-2020

Application Applied

23-05-2020

EDD

25-05-2020

☐ House Visit

Disbursement Date

Select Disbursement Date

☐ Top Up

Center-Day

Thursday

First Repayment Date

Select First Repayment Date

**Scroll to the section - Disbursement Details**

**Select Payment Mode – NEFT and Click on Calculate Fee**



# Loan Disbursement - NEFT

Disbursement Details				Calculate Fee
Payment Mode*			Fee Coll. Mode *	CASH x
Total Processing Fee			Total Insurance Fee	₹ 109.00
Total Fee			Net Off Amount	₹ 9,773.00
Miscellaneous				
Customer Registered			Application Applied	23-05-2020
EDD			<input type="checkbox"/> House Visit	
Disbursement Date			<input type="checkbox"/> Top Up	
Center-Day			First Repayment Date	11-06-2020

May 2020

Su	Mo	Tu	We	Th	Fr	Sa
26	27	28	29	30	1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31	1	2	3	4	5	6

26-05-2020

Thursday x

Select Disbursement date

After selecting date check the first repayment date



# Loan Disbursement - NEFT

## Hospi Cash Insurance Details

☒ HCI Primary Insurance

Insurance Primary

Select Insurance ▼

HCI Primary Form

Enter Primary Form

HCI Primary Premium

Enter Primary Premium

Nominee Relation

Select Nominee Relation ▼

Nominee Name

Enter Nominee Name

☐ HCI Secondary Insurance

HCI Secondary Form

Enter Secondary Form

HCI Secondary Premium

Enter Secondary Premium

HCI Secondary Mobile

Enter Secondary Mobile

HCI Secondary Address

Enter Secondary Address

## Rejection Reason/Comments

Rejection Reason

Select Reason ▼

Credit Comments

Comments

TVR Comments

Back

Re-CB

Documents ▼

Disburse

Reject

Attachments

Download

Update

Click on Disburse



# Loan Disbursement - NEFT

ABC Finance Ltd

BM MFI

B2153-RENUKOOT - MFI

Center

Branch

Loan & Repayments

Individual Lending

Add Application

All Loans

Add Repayment

All Applications

All Borrowers

Repayment reversal

Reports

Death

Credit Bureau

Org Structure

Employee & HR

Loan Application - 4504117

Customer Details

First Name	CUSTOMER C	KYC1 N	KYC2 N
Last Name		KYC1 N	KYC2 N
Aadhaar	724623892772	N	
Gender	Female		

LOAN APPLICATION

HISTORY

CB DATA

UPDATE BORROWER

BORROWER AUDIT

TVR

Application Details

Application Id	4504117	Branch	B2153-RENUKOOT - MFI
CenterId	C92644	Customer Id	1606177
Date Of Birth	01-01-1991	N	F/S Date Of Birth
Father Name		Father Aadhaar	
Spouse Name	SPOUSE C	Spouse DOB	01-01-1990
Spouse Aadhaar		Qualification	Intermediate
Caste	General	Phone Number	9879867657
Religion	Hindu	Marital Status	Married
Ration Card		Voter Card	AOM8767867
			N

Loan Disbursed Successfully!

Loan disbursed successfully

# **Loan Disbursement - Cash**



# Loan Disbursement - Cash

ABC Finance Ltd

BM MFI  
B40-RENUKOOT-MFI

Center

Loan & Repayments

Add Application

All Loans

Add Repayment

All Applications

All Borrowers

Reports

Death

Credit Bureau

Org Structure

Employee & HR

Loan Applications

Filters

Select Region

B40-RENUKOOT-MFI

Select Center

Select Status

Enter Application No

Enter URN No

Apply


+

Action	Appl. No.	Cust. ID	Customer Name	Spouse Name	Father Name	Appl. Date	Product ID	Status	Branch	Center	Credit Comments	TVR Comments
No data available in table												

Click on All applications to fetch applications ready for disbursement



# Loan Disbursement - Cash



ABC Finance Ltd

BM MFI

B40-RENUKOOT-MFI

- Center
- Loan & Repayments
  - Add Application
  - All Loans
  - Add Repayment
  - All Applications
  - All Borrowers
- Reports
- Death
- Credit Bureau
- Org Structure
- Employee & HR

## Loan Applications

Filters

Select Region

B40-RENUKOOT-MFI x



C128-RAMPUR\_01 x

Sanctioned x

Enter Application No

Enter URN No

Apply

Action	Appl. No.	Cust. ID	Customer Name	Spouse Name	Father Name	Appl. Date	Product ID	Status	Branch	Center	Credit Cor
	209	203	CUSTOMER B	SPOUSE B		25-05-2020	MITRATA_BI_25.19-10000	Sanctioned	B40 - RENUKOOT-MFI	C128 - RAMPUR_01	
	203	198	CUSTOMER A	SPOUSE A		23-05-2020	MITRATA_BI_25.19-10000	Sanctioned	B40 - RENUKOOT-MFI	C128 - RAMPUR_01	

Use filters to fetch applications. Applications under status sanction only will be allowed for disbursement. Click on Edit button



# Loan Disbursement - Cash

## Loan Application - 203

Back

Update

Customer Details				
First Name	CUSTOMER A	KYC1	KYC2	
Last Name		KYC1	KYC2	
Aadhaar	XXXXXXXXXXXX			
Gender	Female			

- LOAN APPLICATION
- HISTORY
- CB DATA
- UPDATE BORROWER
- BORROWER AUDIT
- TVR

Application Details			
Application Id	203	Branch	B40-RENUKOOT-MFI
CenterId	C128	Customer Id	198
Date Of Birth	23-05-1994	F/S Date Of Birth	
Father Name		Father Aadhaar	
Spouse Name	SPOUSE A	Spouse DOB	23-05-1982
Spouse Aadhaar		Qualification	Primary
Caste	General	Phone Number	8899252963
Religion	Hindu	Marital Status	Married
Ration Card		Voter Card	ASA7383336643
Nrega Card		Passport Card	

At home page click on Org Structure to proceed for village creation



# Loan Disbursement - Cash

Bank Details

Bank Name	Bank Acc	XXXXXXXXXXXX
Cust Name In Bank	Bank IFSC	XXXXXXXXXXXX

☒ Bank Verified Flag

Financial Details

Self Income (Monthly)	₹ 5,000.00	Spouse Income (Monthly)	₹ 2,000.00
Other Income (Monthly)		Total Expense (Monthly) *	
Below Poverty Line	N	Total Family Members	0
Dependent Members	0	Self Occupation	Agriculture
Spouse Occupation		Live Stock	0
Land(In Acres)	0	House Type	Building

☐ House Own Flag

Scroll down to Bank Details

Check the bank verified flag – if unchecked, system will not allow disbursement in NEFT mode



# Loan Disbursement - Cash

## Disbursement Details

[Calculate Fee](#)

Payment Mode\*

NEFT

Total Processing Fee

CASH

Total Fee

NEFT

₹ 227.00

Fee Coll. Mode \*

CASH

Total Insurance Fee

₹ 109.00

Net Off Amount

₹ 9,773.00

## Miscellaneous

Customer Registered

23-05-2020

Application Applied

23-05-2020

EDD

25-05-2020

☐ House Visit

Disbursement Date

Select Disbursement Date

☐ Top Up

Center-Day

Thursday

First Repayment Date

Select First Repayment Date

**Scroll to the section - Disbursement Details**

**Select Payment Mode – NEFT and Click on Calculate Fee**



# Loan Disbursement - Cash

Disbursement Details							Calculate Fee																																																		
Payment Mode*	<div>May 2020</div> <table><thead><tr><th>Su</th><th>Mo</th><th>Tu</th><th>We</th><th>Th</th><th>Fr</th><th>Sa</th></tr></thead><tbody><tr><td>26</td><td>27</td><td>28</td><td>29</td><td>30</td><td>1</td><td>2</td></tr><tr><td>3</td><td>4</td><td>5</td><td>6</td><td>7</td><td>8</td><td>9</td></tr><tr><td>10</td><td>11</td><td>12</td><td>13</td><td>14</td><td>15</td><td>16</td></tr><tr><td>17</td><td>18</td><td>19</td><td>20</td><td>21</td><td>22</td><td>23</td></tr><tr><td>24</td><td>25</td><td>26</td><td>27</td><td>28</td><td>29</td><td>30</td></tr><tr><td>31</td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td></tr></tbody></table>						Su	Mo	Tu	We	Th	Fr	Sa	26	27	28	29	30	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	1	2	3	4	5	6	Fee Coll. Mode *	CASH
Su	Mo	Tu	We	Th	Fr	Sa																																																			
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Disbursement Date	26-05-2020						<input type="checkbox"/> Top Up																																																		
Center-Day	Thursday						First Repayment Date	11-06-2020																																																	

Select Disbursement date

After selecting date check the first repayment date



# Loan Disbursement - Cash

## Hospi Cash Insurance Details

☒ HCI Primary Insurance

Insurance Primary

Select Insurance ▼

HCI Primary Form

Enter Primary Form

HCI Primary Premium

Enter Primary Premium

Nominee Relation

Select Nominee Relation ▼

Nominee Name

Enter Nominee Name

☐ HCI Secondary Insurance

HCI Secondary Form

Enter Secondary Form

HCI Secondary Premium

Enter Secondary Premium

HCI Secondary Mobile

Enter Secondary Mobile

HCI Secondary Address

Enter Secondary Address

## Rejection Reason/Comments

Rejection Reason

Select Reason ▼

Credit Comments

Comments

TVR Comments

Back

Re-CB

Documents ▼

Disburse

Reject

Attachments

Download

Update

Click on Disburse



# Loan Disbursement - Cash

ABC Finance Ltd

BM MFI

B2153-RENUKOOT - MFI

Center

Branch

Loan & Repayments

Individual Lending

Add Application

All Loans

Add Repayment

All Applications

All Borrowers

Repayment reversal

Reports

Death

Credit Bureau

Org Structure

Employee & HR

Loan Application - 4504117

Customer Details

First Name	CUSTOMER C	KYC1 N	KYC2 N
Last Name		KYC1 N	KYC2 N
Aadhaar	724623892772	N	
Gender	Female		

LOAN APPLICATION

HISTORY

CB DATA

UPDATE BORROWER

BORROWER AUDIT

TVR

Application Details

Application Id	4504117	Branch	B2153-RENUKOOT - MFI
CenterId	C92644	Customer Id	1606177
Date Of Birth	01-01-1991	N	F/S Date Of Birth
Father Name		Father Aadhaar	
Spouse Name	SPOUSE C	Spouse DOB	01-01-1990
Spouse Aadhaar		Qualification	Intermediate
Caste	General	Phone Number	9879867657
Religion	Hindu	Marital Status	Married
Ration Card		Voter Card	AOM8767867
			N

Loan Disbursed Successfully!

Loan disbursed successfully

# Printing Loan Card





# Loan Card

ABC Finance Ltd

BM MFI

B40-RENUKOOT-MFI

Center

Loan & Repayments

Reports

Death

Credit Bureau

Org Structure

Employee & HR

4

TOTAL ACTIVE LOANS

40,000

PORTFOLIO O/S

₹ 0

TOTAL ARREAR

4

TOTAL ACTIVE CLIENT

3

TOTAL ACTIVE CENTERS

2

TOTAL CGT APPLICATIONS

12

TOTAL GRT APPLICATION

3

ACTIVE LOAN OFFICER

0

TOTAL PAR LOANS

Click on Loan & Repayments



# Loan Card

ABC Finance Ltd

BM MFI

B40-RENUKOOT-MFI

Center

Loan & Repayments

Add Application

All Loans

Add Repayment

All Applications

All Borrowers

Reports

Death

Credit Bureau

Org Structure

Employee & HR

Loan Details

Filters

Select Region

B40-RENUKOOT-MFI

Select Center

Select Loan Status

Enter Loan Id

Apply

Upload Hospi Insurance

Action	Loan ID	Cust. ID	Customer Name	Spouse Name	Father Name	Disb. Date	Product ID	Status	Branch	Center
No data available in table										

Click on All Loans to proceed to download loan card

# Loan Card

ABC Finance Ltd

BM MFI

B40-RENUKOOT-MFI

Center

Loan & Repayments

Add Application

All Loans

Add Repayment

All Applications

All Borrowers

Reports

Death

Credit Bureau

Org Structure

Employee & HR

Loan Details

Filters

Select Region

B40-RENUKOOT-MFI

C128-RAMPUR\_01

Select Loan Status

Enter Loan Id

Apply

Upload Hospi Insurance

Action	Loan ID	Cust. ID	Customer Name	Spouse Name	Father Name	Disb. Date	Product ID	Status	Branch	Center
<div><div></div><div></div></div>	209	203	CUSTOMER B	SPOUSE B		26-05-2020	MITRATA_BI_25.19-10000	Active	B40 - RENUKOOT-MFI	C128 - RAMPUR_01

Click on edit button to open loan details



# Loan Card

Customer Details

Borrower Name	CUSTOMER B	KYC1	KYC2
Date Of Birth	13-07-1995		
Aadhaar	XXXXXXXXXXXX		
Father Name			



Loan					
Loan ID	209	Branch			
Borrower ID	203	Center ID	C128		
Loan Officer Name	11212	Status	Active		
Cycle	1	Group *	Select Group Code		

Click on Loan card and select language

# Loan Card

Loan Detail - 209

Back

Loan Card

Update

Customer Details

Borrower Name

CUSTOMER B

KYC1

KYC2


Date Of Birth

13-07-1995

Aadhaar


XXXXXXXXXXXX

Father Name



हिन्दी

English



LOAN DETAILS

HISTORY

CB DATA

REPAYMENT SCHEDULE

REPAYMENT DETAILS

UPDATE BORROWER

BORROWER AUDIT

Loan

Loan ID

209

Borrower ID

203

Loan Officer Name

11212

Cycle

1

Branch

Center ID


C128

Status

Active

Group

Select Group Code



Click on the required language. Download, print, sign and handover the loan card to Customer



# Loan Disbursement - Validations

## Disbursement - Validations

- Loan application should be in Sanctioned Status for processing disbursement
- Loan Application Form – Scan should be uploaded and updated in FinPage
- For BC Branches – Expected Disbursement Date and Disbursement Date should be same
- OTP is mandatory for disbursement